

**Disclosure Under Pillar III of Basel III Norms as on 31.12.2018****Table DF-2 – Capital Adequacy****Qualitative Disclosures:**

A summary discussion of the bank's approach for assessing the adequacy of its capital to support current and future activities.

As per Basel III guidelines, the Bank is required to maintain a minimum Capital to Risk Weighted Assets Ratio (CRAR) of 10.875%. The given minimum capital requirement includes capital conservative buffer of 1.875%. The total capital to Risk Weighted Assets Ratio (CRAR) as per Basel III guidelines works to 7.57% as on 31.12.2018 (As against the minimum regulatory requirement of 10.875%). The tier I CRAR stood at 5.57%.

Quantitative Disclosures:

Particulars	Number of Equity Shares	Face Value Per share	Amount in lakhs
Authorized Capital	500000000	10	50000.00
Issued Capital	258090428	10	25809.04
Subscribed Capital	256071902	10	25607.19
Called up/paid up Capital	256071902	10	25607.19

The Bank's shares are listed on the National Stock Exchange Limited (NSE) and Bombay Stock Exchange Limited (BSE).

Break up of capital funds:**(₹ In lakhs)**

A. Tier I Capital Elements	
1. Paid up capital	25607.19
2. Reserves and surplus	132515.91
3. Gross Tier I Capital	158123.10
4. Less (Intangible Assets)	50268.75
5. Net Tier I Capital	107854.34

B. Tier II Capital Elements	
1. General Provisions and Loan loss Reserve	9846.79
2. Subordinated Debt (Lower Tier II bonds)	32498.00
3. Provision for restructured advances	201.95
4. Provision for unhedged foreign currency exposure	113.60
5. Gross Tier II capital	42660.34
6. Less (Cross holdings)	1200.00
7. Net Tier II Capital	41460.34
Total Capital funds	149314.68

Break up of Capital Requirements:

(₹ In lakhs)

Risk Type	
a) Capital requirements for Credit Risk	172987.06
Portfolios subject to standardized approach	
Cash & Bank	244.75
Loans and Advances	153455.84
Fixed Assets	4803.10
Other Assets	8260.12
Off Balance sheet Exposure	6223.25
b) Capital requirements for Market Risk	17349.96
Standardized Duration approach	
Interest Rate Risk	13233.25
Foreign Exchange Risk (including gold)	756.33
Equity Risk	3360.38
c) Capital requirements for Operational Risk	20357.05
Basic Indicator approach	20357.05
Total Risk weight Assets (b+c+d)*100/10.875	1937416.74
Total Eligible Capital Funds for CRAR	146602.67
CRAR (Basel III)	7.57%

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

Common Equity Tier I - CRAR	5.57%
Tier I CRAR	5.57%
Total CRAR	7.57%

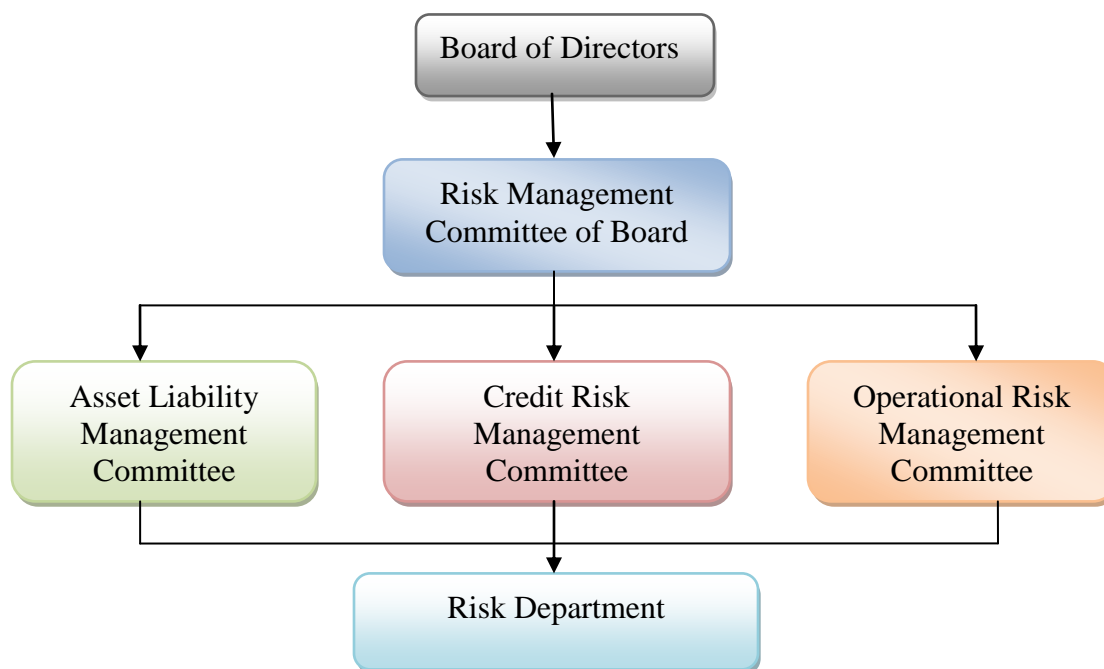
For the top consolidated group; and for significant bank subsidiaries - Not applicable

II. Risk Exposure and Assessment

General Qualitative Disclosure requirement:

The robustness of risk management framework of the Bank is being achieved mainly from identification/ assessment/ measurement and monitoring of various risks and managing on a continuous basis. The Bank strives to update the practices, policies and process involving risk by benchmarking itself to the best practices in risk management. Accordingly steps are being planned into the future under guidance of the Board.

The Bank has in place a Risk Management Committee of the Board of Directors, basis the regulatory requirement for listed entities. The Board is responsible for framing, implementing and monitoring of Risk Management framework in the bank. For operational convenience, it has delegated its powers to various committees as shown below.



The risk management processes are guided by well-defined policies appropriate for various risk categories viz., credit risk, market risk, and operational risk as per the respective regulatory and business requirements. Various policies such as Investment policy, Forex policy, ALM policy, Stress testing policy, Credit Risk Management Policy have been put in place to measure; mitigate the various risks with acceptable levels. The Bank has laid down Stress Testing policy to measure impact of adverse stress scenarios on the adequacy of capital and profit.

Organization Structure of Risk Department

The Risk Department is headed by Chief Risk Officer who reports to the Managing Director and CEO of the Bank. The activities of the Risk Department are being overseen

by the Risk Management Committee of the Board. The Department has separate team for individual areas of risk.

Credit Risk:

Credit risk is the risk of financial loss if a client, issuer of securities that the Bank holds or any other counterparty fails to meet its contractual obligations. Credit Risk arises from all transactions that give rise to actual, contingent or potential claims against any counterparty, borrower or obligor. The goal of credit risk management is to achieve reasonable levels of risk acceptable on the credit portfolio and generate risk-adjusted return on capital, targeted portfolio asset quality and management of the credit risk inherent in individual exposures as well as at the portfolio level. The emphasis is placed both on evaluation and management of risk at the individual exposures and analysis of the portfolio behavior.

Credit Risk Management policy:

A comprehensive Credit risk management policy is put in place and the same has been approved by Board. The Credit risk strategy of the bank is based on Risk appetite and risk-return profile and it is being reviewed yearly in CRM policy,. The strategy of the bank shall provide continuity in approach considering cyclical approach of the economy and the resulting shifts in the composition and quality of the overall credit portfolio. It shall also include a statement of the banks willingness to grant credit based on exposure type (for example, commercial, consumer, real estate,etc.), economic sector (e.g. textile, iron etc.), geographical location, currency, maturity, anticipated profitability, identification of target markets / business sectors (like priority sector lending) and the overall credit portfolio composition.

Credit sanction and approval processes:

The Bank has put in place a structured credit approval process, including a well-established procedure of comprehensive credit appraisal. Every extension of credit facility or material change of a credit facility to any counterparty requires credit approval at the appropriate authority level. The Bank has a multi-tier structure for sanction of credit proposals, with in delegation of lending powers at various levels of officers & executives, duly approved by Board.

The powers vested at each level depend on the quantum and type of the loan facility, Credit rating of the borrower and the overall exposure to the borrower/group.

Credit Rating System:

Internal risk rating remains the foundation of the credit assessment process, providing standardization and objectivity to the process. All sanctioning processes including the delegation of powers are linked to the ratings and the sizes of the exposure. The monitoring frequency applicable to the exposure also depends on the rating of the exposure. Individual borrower exposure ceilings linked to the internal rating and sector specific caps are laid down in the Credit policy to avoid concentration risk. Both credit

and market risk expertise are combined to manage risks arising out of traded credit products such as bonds and market benchmarking related lending transactions.

Key sectors are analyzed in detail to suggest strategies for business, considering both risks and opportunities. Such analysis is reviewed by the Credit Risk Management Committee/RMC B /Various Credit Sanctioning Committees to arrive at the appropriate industry ceilings as well as define the origination and account management strategy for the sector. The Risk Management Committee of the Board periodically reviews the impact of the plausible stress scenarios covering inter alia increased regulatory prescriptions on provisioning requirements, rating downgrades, or drop in the asset values in case of secured exposures etc. on the portfolio. With a view to improve the credit quality, the approval of internal rating is now vested with Risk Department. During the year bank has also put in place a revised internal credit rating system from a reputed agency.

Credit review and monitoring:

Bank has a dedicated monitoring department which looks after review and monitoring of bank's credit portfolio. The Bank has a system under which the lending powers exercised by delegated authority are reported to and reviewed by a higher authority under the Internal Loan Review Mechanism. The Pre-disbursement and post-disbursement processes have also been significantly improved through standardization and Centralization.

Market Risk:

Market risk is the risk of losses in 'on and off-balance sheet' positions arising from the movements in market price as well as the volatilities of those changes, which may impact the Bank's earnings and capital. The risk may pertain to interest rate related instruments (Interest rate risk), equities (equity price risk) and foreign exchange rate risk (currency risk). Market Risk for the Bank emanates from its trading and investment activities, which are undertaken both for the customers and on a proprietary basis. The Bank adopts a comprehensive approach to market risk management for its banking book as well as its trading book for its operations. The market risk management framework of the Bank provides necessary inputs regarding the extent of market risk exposures, the performance of portfolios vis-a- vis the market risk limits and comparable benchmarks, which provides guidance to the business in optimizing the risk-adjusted rate of return of the Bank's trading and investment portfolio.

Market risk management is guided by well laid down policies, guidelines, processes and systems for the identification, measurement, monitoring and reporting of exposures against various risk limits set in accordance with the risk appetite of the Bank. Treasury Mid-office independently monitors the Bank's investment and trading portfolio in terms of risk limits stipulated in the Market Risk Management. The bank is also investing in better systems to address operational and IT risks and help improve monitoring of market risk.

Operational Risk

Operational risks may emanate from inadequate and/or missing controls in internal processes, people and systems or from external events or a combination of all the four. The Bank has in place an Operational Risk Management (ORM) Policy to manage the operational risk in an effective, efficient and proactive manner. The policy aims at assessing and measuring the magnitude of risks, monitoring and mitigating them through well-defined framework and governance structure.

The RMC at the apex level is the policy making body and is supported by the Operational Risk Management Committee (ORMC) responsible for the implementation of the Operational Risk framework of the Bank and the management of operational risks across the Bank.

All new products and processes, as well as changes in existing products and processes are subjected to risk evaluation by the Bank's Product and Change Management Committee. Outsourcing arrangements are examined and approved by the Outsourcing Committee of the Bank. The IT Systems and Security Committee/ Cyber Risk Committee of the Bank provide directions for mitigating operational risk in the information systems/ cyber issues. Comprehensive frameworks and processes help the Bank in managing and mitigating such risks.

The Bank has set up a comprehensive Operational Risk Management / Measurement System for identifying, documenting, assessing, measuring and periodic monitoring of various risks and controls linked to various processes.

The Business Continuity Management Committee (BCMC) exercises oversight on the implementation of the approved Business Continuity plan (BCP) framework, which has been put in place to ensure continuity of service for its customer base.

Further, the bank continuously examines its risk governance framework, the risk management practices, availability of adequate resources, appropriate systems and continuously strives to improve all these aspects. For example- Ensuring a strong set of experienced and skilled officials in Risk, strengthening the risk management at its Regions, acquiring improvised risk systems and continuously improving risk processes/ tools to be able to have the best of risk management practices in the globe.

Interest Rate Risk in Banking Book

Interest Rate Risk is measured in two different ways. Earnings perspective using Traditional Gap Analysis is to assess the impact of adverse movement in interest rate on the Net Interest Income (Earnings at Risk) and economic value perspective using Duration Gap Analysis to assess the impact of adverse movement in interest rate on the market value of Bank's equity.

ALM policy will manage and monitor the limits / guidance values / target set on interest rate risk of the Banking Book. RMC-B and ALCO at the executive level are responsible for efficient and effective management of Interest rate risk in Banks business.

Scope and nature of risk reporting / measurement systems

The Duration/ Modified duration mainly depends on coupon, maturity and periodicity of payment of installments. Since the modified duration of the liabilities is less compared to the modified duration of assets, there would be fall in the equity value under major stress. Modified duration of Equity is calculated on a quarterly basis. The Stress loss for Interest rate risk in banking book is assessed based on drop in the Market value of equity under 200 bps changes in interest rate. The results of Traditional Gap analysis and Duration Gap analysis including the adherence to tolerance limit set in this regard like , Buckets, Dynamic Liquidity, LCR, Bulk deposit, Retail term deposits are monitored and the same has been placed before ALCO/RMC-B level.

Liquidity Risk

Liquidity is a bank's capacity to fund increase in assets and meet both expected and unexpected cash and collateral obligations at reasonable cost and without incurring unacceptable losses. Liquidity risk is the inability of a bank to meet such obligations as they become due, without adversely affecting the bank's financial condition. The Asset Liability Management policy of the Bank stipulates a broad framework for liquidity risk management to ensure that the Bank is in a position to meet its liquidity obligations as well as to withstand a period of liquidity stress from bank-level factors, market-wide factors or a combination of both.

The liquidity profile of the Bank is monitored on a static as well as on a dynamic basis by using the gap analysis technique supplemented by monitoring of key liquidity ratios and conduct of liquidity stress tests periodically.

The Bank has integrated into the asset liability management framework, the liquidity risk management guidelines issued by RBI pursuant to the Basel III framework on liquidity standards. The Bank maintains the regulatory mandated LCR as per the transitional arrangement laid down by RBI and also ensures adherence to RBI guidelines on monitoring and management of liquidity including liquidity ratios.

TABLE DF-3: Credit Risk

Credit Risk: General Disclosures

Qualitative Disclosures

The general qualitative disclosure requirement with respect to credit risk, Includes the definitions of Past Due, NPA of a loan or a advance and impaired assets (For Accounting Purposes), Out of order and Overdue. These definitions are as per the extant guidelines of Reserve Bank of India.

Credit Risk

Credit risk in simple terms is the potential that bank's borrower or counterparty will fail to meet its obligations in accordance with agreed terms.

Credit risk is defined as the possibility of losses associated with default in repayment or diminution in the credit quality of borrowers or counterparties or diminution in the value of primary and/or collateral assets. In a bank's portfolio, losses stem from outright default due to inability or unwillingness of a customer or counterparty to meet commitments in relation to lending, trading, settlement and other financial transactions.

Discussion of the Bank's Credit risk management policy

The Board level approved Credit Risk Management Policy is put in place. The goal of the policy is to ensure that it is within the acceptable risk appetite and tolerance limit set by the bank. It manages the credit risk inherent in the entire portfolio as well as the risk in individual credits or transactions and it encompasses identification, measurement, monitoring and control of the credit risk exposures. Further it deals the structure, governance, framework, and processes for effective and efficient management of the Credit risk.

Quantitative Disclosures

Credit Exposure:-

Credit Risk Exposures	(₹ In Lakhs)
Fund Based *	2499026.44
Non Fund Based **	198516.54
Total Fund & Non Fund Based	2697542.98

* It excludes fixed assets, other assets, cash, bank balances, balance with RBI and investments under HTM category.

** Exposure without revaluation.

Geographic wise Distribution of Exposures:-**(₹ In lakhs)**

State Name	Funded Exposure	Non Funded Exposure	Total Exposure
Andhra Pradesh	149321.51	4423.80	153745.31
Chandigarh	23.91	0.00	23.91
Chhattisgarh	4772.33	328.91	5101.24
Gujarat	33819.46	4095.88	37915.34
Haryana	8022.50	1412.22	9434.72
Jharkhand	3271.16	0.00	3271.16
Karnataka	313056.48	10326.54	323383.02
Kerala	124951.22	117.93	125069.15
Madhya Pradesh	3989.09	22.00	4011.09
Maharashtra	644166.14	20551.17	664717.31
New Delhi	91917.09	40925.61	132842.70
Odisha	1352.11	21.69	1373.80
Puducherry	9312.74	572.44	9885.17
Punjab	10.55	0.00	10.55
Rajasthan	7625.88	70.00	7695.88
Tamilnadu	858551.73	92714.79	951266.53
Telangana	156320.02	16160.86	172480.88
Uttar Pradesh	786.02	27.36	813.38
West Bengal	87756.49	6745.35	94501.84
Total	2499026.44	198516.54	2697542.98

Industry Wise distribution of Exposures:-

(₹ in lakhs)

S.No	Industry Name	Funded exposure	Non Funded Exposure	Total Exposure	% of total Exposure
1	All Engineering	23465.62	6359.43	29825.05	1.11
2	Basic Metal and Metal Products	90991.00	1831.35	92822.35	3.44
3	Beverages (excluding Tea & Coffee) and Tobacco	28416.07	1424.00	29840.07	1.11
4	Cement and Cement Products	3515.63	203.83	3719.46	0.14
5	Chemicals and Chemical Products (Dyes, Paints, etc.)	28504.81	1330.07	29834.88	1.11
6	Food Processing	11352.84	1618.86	12971.70	0.48
7	Gems and Jewellery	10033.70	652.91	10686.61	0.40
8	Glass & Glassware	3003.72	5.67	3009.39	0.11
9	Infrastructure	142662.06	28694.87	171356.93	6.35
10	Leather and Leather products	454.22	0.00	454.22	0.02
11	Mining and Quarrying	15530.76	2855.12	18385.88	0.68
12	Paper and Paper Products	6539.75	307.54	6847.29	0.25
13	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	875.22	288.41	1163.63	0.04
14	Rubber, Plastic and their Products	21093.71	19.12	21112.83	0.78
15	Textiles	114154.94	5890.83	120045.77	4.45
16	Vehicles, Vehicle Parts and Transport Equipments	5746.16	0.06	5746.22	0.21
17	Wood and Wood Products	10748.25	7213.80	17962.05	0.67
18	Other industries	27656.73	202.87	27859.60	1.03
	Residual Advance	1954281.24	139617.80	2093889.04	77.62
	Total	2499026.44	198516.54	2697542.98	

Note: The industries break-up given on the same lines as prescribed for DSB returns. Residual advances are educational loans, Housing loans, Gold loans, Loan against deposits, Personal loan, staff loan, consumer loans, vehicle loans, etc., The Industries which has crossed 5% of gross credit exposure are:

- a) Infrastructure- 6.35%

Residual Contractual maturity breakdown of assets

(₹ in lakhs)

	Cash	Balance with RBI	Balance with Other Banks	Investments	Repo-Asset	Advances	Fixed Assets	Other Assets
Overdue to Day 1	33054.70	976.74	10108.64	198649.54	10000.00	23551.12	0.00	703.40
2-7 Days	0.00	2534.72	0.00	25357.87	0.00	85370.95	0.00	468.08
8-14 Days	0.00	3184.09	0.00	15708.62	0.00	108777.16	0.00	545.16
15-30 Days	0.00	1840.97	0.00	16047.95	0.00	135971.24	0.00	2225.68
31-60 Days	0.00	3311.89	0.00	25533.94	0.00	254062.01	0.00	2413.30
61-90 Days	0.00	9597.34	0.00	50177.97	0.00	247277.84	0.00	2413.30
3-6 Months	0.00	10020.62	0.00	50942.79	0.00	24104.88	0.00	7007.26
6 Months-1 Year	0.00	9974.72	0.00	123409.36	0.00	103812.30	0.00	0.00
1-3 Years	0.00	48393.85	58.00	262772.03	0.00	864810.82	0.00	103200.43
3-5 Years	0.00	3321.23	0.00	55475.38	0.00	148952.25	0.00	0.00
Over 5 Years	0.00	25864.24	25.00	158516.26	0.00	252161.12	47510.94	69673.25
Total	33054.70	119020.41	10191.64	982591.71	10000.00	2248851.68	47510.94	188649.88

Asset Quality

(₹ in lakhs)

Amount of Non-Performing Assets (Gross)	336427.66
Substandard	111721.73
Doubtful – 1	101509.77
Doubtful – 2	85727.02
Doubtful – 3	11574.18
Loss	25894.96
Net NPA	171621.59
Gross NPA to gross advances (%)	13.95%
Net NPAs to Net advances (%)	7.64%
Movement of NPAs (Gross) (from 01.04.18 to 31.12.18)	
Opening Balance	269421.15
Additions during the period	120497.22

Reductions	53490.71
Closing Balance	336427.66

Movement of Provisions

(₹ in lakhs)

	Specific Provision
Opening Balance	116905.01
Provisions made during the period (01.04.2018 to 31.12.2018)	57511.08
Write off / Write back of excess provisions	16476.34
Any other adjustments, including transfers between provisions	0.00
Closing balance	157939.75

Details of write offs and recoveries that have been booked directly to the Income statement

(₹ in lakhs)

Write offs that have been booked directly to the income statement	208.12
Recoveries that have been booked directly to the income statement	1430.55

Investments

(₹ in lakhs)

Amount of Non Performing Investments	7054.51
Amount of provisions held for non-performing investments	5601.56
Movement of provisions for depreciation on Investments	
Opening Balance	10045.10
Provisions made during the period (01.04.2018 to 31.12.18)	15958.16
Write-off/Write – back of excess provisions	488.81
Closing Balance	25514.45

Major Industry break up of NPA

(₹ in lakhs)

Industry	Gross NPA	Specific Provision
Infrastructure	63575.23	29415.51
Basic Metal and Metal Products	42546.05	17484.55
Mining and Quarrying	8885.73	8565.56
Textiles	19470.98	5254.21
Food Processing	2185.72	2183.65
Total	136663.70	62903.48

Geographic wise Distribution of NPA and Provision

(₹ in lakhs)

Geography	Gross NPA	Specific Provision
Domestic	336427.66	157939.87
Overseas	0.00	0.00
Total	336427.66	157939.87

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

a) For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted:

(₹ in lakhs)

Particulars	< 100% Risk Weight		100% Risk Weight		> 100% Risk Weight		Grand Total	
	BV**	RWA**	BV	RWA	BV	RWA	BV	RWA
Fund Based								
Loans & Advances	1584815.74	574679.88	591196.40	493615.48	236274.89	342792.86	2412287.03	1411088.22
Investments	633665.38	0.00	0.00	0.00	0.00	0.00	633665.38	0.00
Other Assets*	300573.65	39514.91	47510.94	44166.47	15476.32	38690.80	363560.91	122372.17
Exposure under mitigation	631788.29	0.00	100925.40	0.00	148.24	0.00	732861.93	0.00
Total Fund Based outstanding	2519054.77	614194.79	638707.34	537781.95	251751.21	381483.66	3409513.32	1533460.39
Non Fund based (after CCF)	41766.08	14324.10	39154.89	23459.26	17032.54	19441.87	97953.51	57225.24
Total	2560820.85	628518.89	677862.23	561241.21	268783.75	400925.53	3507466.83	1590685.63

* Other assets include cash, balance with RBI, balance with other banks, fixed assets and others.

** BV: Book Value; RWA: Risk Weighted Assets

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

Qualitative Disclosures

a) The general qualitative disclosure requirement with respect to credit risk mitigation including

Policies and process for and an indication of the extent to which the bank makes use of, on and off balance sheet netting;

- **Policies and processes for collateral valuation and management**

Bank has a policy and procedure for the management of collateral and guarantees.

Valuation is based on the current market value of the collateral and not biased in order to enable the bank, to grant a higher credit limit to the borrower or improve its internal credit rating, make a smaller amount of provision or continue interest accrual for a problem credit.

Further, collateral is revalued on a regular basis, though the frequency may vary with the type of collateral involved and the nature & the internal credit rating of the underlying credit e.g. frequency for shares and properties as collateral would be different.

Collaterals & guarantees are properly evaluated with respect to legal validity, enforceability in all relevant jurisdictions, etc., for the purpose of netting as credit risk mitigants as per the policy.

A more conservative approach is adopted for valuing the collateral of problem credits because the forced-sale value, rather than the open market value, is likely to be closer to what eventually may be realized from an asset sale when the market conditions are un-favorable. Therefore, a discount to the estimated market value should be applied where appropriate.

- **Description of the main types of collateral taken by the bank**

Under Standardized approach, the following collateral instruments used as risk mitigants for the capital computation.

1. Cash and fixed deposits of the Borrower with the Bank.
2. Gold (The value of the gold arrived after notionally converting into 99.99% purity)
3. Securities issued by Central and State Governments.
4. Kisan Vikas Patra and National Savings Certificates (with no lock-in period)
5. Life insurance policies with a declared surrender value of an insurance company which is regulated by an insurance sector regulator.
6. Debt Securities issued by Public Sector Entities and other entities (including banks and other primary dealers) rated by chosen rating agency attracting 100% risk weight or lesser risk weight.(i.e. rated atleast BBB(-) or A3 for short-term debt instruments)

7. Debt Securities not rated by a chosen Credit Rating Agency in respect of which banks should be sufficiently confident about the market liquidity where these are
- Issued by a bank
 - Listed on a recognized stock exchange,
 - Classified as senior debt and
 - All the rated issues of the same senior by the issuing bank are rated atleast BBB (-) or A3 by a chosen Credit Rating Agency.
 - The bank has no information to suggest that the issue justifies a rating below BBB (-) or A3 by a chosen Credit Rating Agency
8. Units of Mutual Funds regulated by the securities regulator of the jurisdiction of the Bank's operation and mutual funds where
- A price for the units is publicly quoted daily i.e. where the daily NAV is available in public domain
 - Mutual fund is limited to investing in the permitted instruments listed.

• **Information about (market or credit) risk concentrations within the mitigation taken**

Majority of the exposures are retail exposures and insulated with adequate liquid collateral by way of cash margin, KVP, fixed deposits, National Savings Certificate, Life Insurance Policies etc for reducing the capital buffer after applying applicable haircuts in the respective securities.

Quantitative Disclosures

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

Credit Risk exposure covered by Eligible Financial Collaterals

(₹ in Lakhs)

Type of Exposure	Notional Exposure (After CCF)	Eligible Financial Collaterals	Net Exposure
On Balance Sheet	561328.43	636239.25	0.00
Off Balance Sheet	97953.51	32723.15	65230.37
Total	659281.94	668962.40	65230.37

- 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)

NIL

Leverage Ratio (Solo)

(₹ in lakhs)

Table DF 18 – Leverage Ratio Common Disclosure Template		
	Item	Framework
On-Balance Sheet Exposure		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral) □	3580500.70
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	3361.66
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3577139.04
Derivative Exposure		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin) □	
5	Add-on amounts for PFE associated with all derivatives transactions □	11914.13
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 provided 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 deductions for written credit derivatives) □	
11	Total derivative exposures (sum of lines 4 to 10)	11914.13
Securities Financing Transaction Exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14	CCR exposure for SFT assets	0.00
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15)	0.00
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	198357.72
18	(Adjustments for conversion to credit equivalent amounts)	89698.54
19	Off-balance sheet items (sum of lines 17 and 18)	108659.18
Capital and total exposures		
20	Tier 1 Capital	107854.34
21	Total exposures (sum of lines 3,11,16 and 19)	3697712.36
Leverage Ratio		
22	Basel III leverage ratio (%)	2.92

Liquidity Coverage Ratio

(₹ in lakhs)

		December 2018	
		Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets			
1.	Total High Quality Liquid Assets (HQLA)	-	594692.12
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which	1708556.98	154448.97
(i)	Stable Deposits	328134.57	16406.73
(ii)	Less stable Deposits	1380422.41	138042.24
3	Unsecured wholesale funding, of which:	399420.59	114285.10
(i)	Operational deposits (all counterparties)	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	399420.59	114285.10
(iii)	Unsecured debt	0.00	0.00
4	Secured Wholesale funding	161273.00	2880.95
5.	Additional requirements, of which	2013363.50	123499.10
(i)	Outflows related to derivative exposures and other collateral requirements	1409.99	1409.99
(ii)	Outflows related to loss of funding on debt products	0.00	0.00
(iii)	Credit and Liquidity facilities	2140.97	824.55
6	Other contractual funding obligations	26390.02	26390.02
7	Other contingent funding obligations	1983422.52	94874.54
8	Total Cash Outflows	4282614.07	395114.13
Cash Inflows			
9	Secured lending (e.g. reverse repos)	9223.69	0.00
10	Inflows from fully performing exposures	123257.99	61628.99
11	Other cash inflows	3233.85	3233.85
12	Total Cash Inflows	135715.52	64862.84
			Total Adjusted Value
21	TOTAL HQLA		594692.12
22	Total Net Cash Outflows		330060.81
23	Liquidity Coverage Ratio (%)		180.18