

**Disclosure Under Pillar III of Basel III Norms as on 30.06.2017****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 of 10.25% (including capital conservation Buffer with minimum Tier I (CET1) of 8.25%. The Bank is maintaining CRAR at 11.67% (Basel III) well above the minimum level with Tier I at 9.42% and Tier II at 2.25%.

Quantitative Disclosures:**(₹ in Actuals)**

Particulars	No of Equity Shares	Face Value Per share	Amount
Authorized Capital	500000000	10	5000000000
Issued Capital	193315124	10	1933151240
Subscribed Capital	191806747	10	1918067470
Called up/paid up Capital	191806747	10	1918067470

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

During this financial year 2017-18, the bank has raised funds through lower subordinated debts for the purpose of fulfilling Basel III norms.

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

A. Tier I Capital Elements	
1. Paid up capital	19180.67
2. Reserves and surplus	187027.64
3. Gross Tier I Capital	206208.31

4. Less (Intangible Assets)	8012.99
5. Net Tier I Capital	198195.32
B. Tier II Capital Elements	
1. General Provisions and Loan loss Reserve	8755.79
2. Subordinated Debt (Lower Tier II bonds)	32724.00
3. Provision for restructured advances	5897.36
4. Provision for unhedged foreign currency exposure	231.00
5. Gross Tier II capital	47608.15
6. Less (Cross holdings)	200.00
7. Net Tier II Capital	47408.15

Break up of Capital Requirements:-

(₹ In lakhs)

Risk Type	
b) Capital requirements for Credit Risk	164247.40
Portfolios subject to standardized approach	
Cash & Bank	851.94
Loans and Advances	146303.54
Fixed Assets	3297.05
Other Assets	4437.30
Off Balance sheet Exposure	9357.57
c) Capital requirements for Market Risk	9598.15
Standardized Duration approach	
Interest Rate Risk	6799.03
Foreign Exchange Risk (including gold)	169.10
Equity Risk	2630.02
d) Capital requirements for Operational Risk	15485.68
Basic Indicator approach	15485.68
Total Risk weight Assets (b+c+d)*100/9	2103680.34
Total Eligible Capital Funds for CRAR	245603.47
CRAR (Basel III)	11.67%

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

For the top consolidated group; and for significant bank subsidiaries (stand alone or sub-consolidated depending on how the framework is applied)

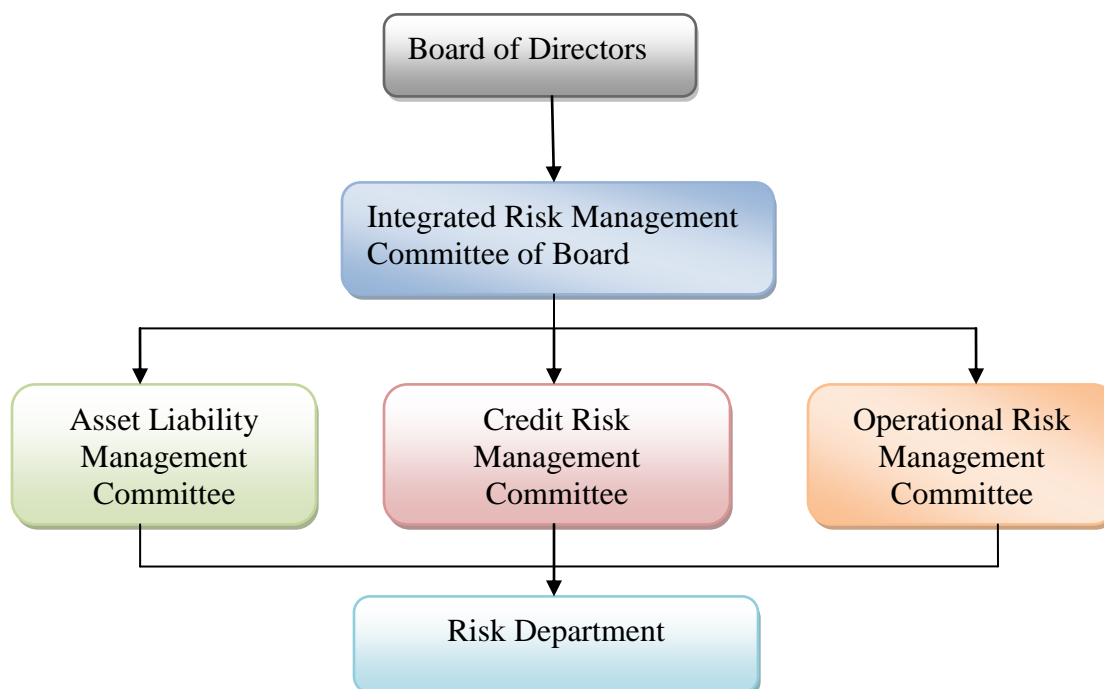
Not applicable

II. Risk Exposure and Assessment

The risk management framework of the Bank keeps on evolving with more robustness mainly from the understanding/ identification/assessment/ management/ measurement and monitoring of various risks on a continuous basis. The Bank always strives to update the practices, policies and process involving risk by benchmarking ourselves to the best global practices in risk management.

The Bank has in place a Risk Management Committee of the Board of Directors, basis the regulatory requirement for listed entities. While the Board is responsible for framing, implementing and monitoring the said Risk Management framework, it has delegated its powers to monitoring and reviewing of risk associated with the business of the bank to the said Committee as mentioned in the below Organization Structure.

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. Investment policy, Forex policy, ALM policy, Stress testing policy, Credit Risk Management Policy are put in place to measure, mitigate / hedge the various risks. 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 activity of the Risk Department is being overseen by the Risk Management Committee of the Board. The Department has separate teams for individual components of risk. The teams report to the Chief Risk Officer.

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 focusses on risk-adjusted return on capital, targeted 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 structured and standardized 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 proper 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 and the overall exposure to the borrower / group.

Credit Rating System:

Internal risk rating remains the foundation of the credit assessment process, which provides 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 related off balance sheet 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/ Central Management Committee/ 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.

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

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.

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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.

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 across the globe.

Interest Rate Risk in Banking Book:

Interest Rate Risk is measured in two different ways. Earnings perspective using Traditional Gap Analysis 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 capital charge 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 are monitored and the same has been placed before ALCO/RMCE/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

(a) 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 Lacs)
Fund Based *	2267632.03
Non Fund Based **	214902.60
Total Fund & Non Fund Based	2482534.63

* 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	Non - Funded	Total
Andhra Pradesh	161351.00	5055.65	166406.65
Chattisgarh	4910.87	375.00	5285.87
Gujarat	44830.12	5220.74	50050.86
Haryana	6891.14	1458.78	8349.92
Jharkhand	3074.10	5.00	3079.10
Karnataka	254882.23	2458.00	257340.23
Kerala	30843.52	76.84	30920.36
Madhya Pradesh	6563.21	23.55	6586.76
Maharashtra	468522.08	50490.62	519012.70
New Delhi	127995.32	51186.71	179182.03
Odisha	584.98	5.61	590.59
Puducherry	9984.89	540.16	10525.05
Rajasthan	6477.28	0.00	6477.28
Tamilnadu	943881.83	69592.88	1013474.71
Telangana	144766.67	20696.04	165462.71
Uttar Pradesh	1860.81	69.41	1930.22
West Bengal	50211.98	7647.61	57859.59
Total	2267632.03	214902.63	2482534.63

Industry Wise distribution of Exposures:-**(₹ in lakhs)**

S.No	Industry Name	Funded exposure	Non-funded exposure	Total Exposure	% of Gross Credit Exposure
1	Mining and Quarrying	22234.44	1226.76	23461.20	0.95
2	Food Processing	20230.39	1039.26	21269.65	0.86
3	Beverages (excluding Tea & Coffee) and Tobacco	38551.28	2615.78	41167.06	1.66
4	Textiles	113716.80	9208.97	122925.77	4.95
5	Leather and Leather products	562.63	2.00	564.63	0.02

6	Wood and Wood Products	9857.71	7087.89	16945.60	0.68
7	Paper and Paper Products	9586.26	552.25	10138.51	0.41
8	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	1300.68	407.16	1707.84	0.07
9	Chemicals and Chemical Products (Dyes, Paints, etc.)	20957.91	19173.53	40131.44	1.62
10	Rubber, Plastic and their Products	25238.27	457.89	25696.16	1.04
11	Glass & Glassware	2717.63	5.67	2723.30	0.11
12	Cement and Cement Products	2847.67		2847.67	0.11
13	Basic Metal and Metal Products	114134.94	14298.54	128433.48	5.17
14	All Engineering	17221.48	7579.38	24800.86	1.00
15	Vehicles, Vehicle Parts and Transport Equipments	5245.10	1.50	5246.60	0.21
16	Gems and Jewellery	13220.04	354.91	13574.95	0.55
17	Construction			0.00	0.00
18	Infrastructure	181068.60	44265.41	225334.01	9.08
	Residual Advance	1638459.40	106252.76	1744712.16	70.28
	Other Industries	30480.80	372.94	30853.74	1.24
	Total	2267632.03	214902.60	2482534.63	100.00

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- 9.08%
- b) Basic Metal and Metal Products – 5.17%

Residual maturity breakdown of assets

(₹ in lakhs)

	Cash	Balance With RBI	Balance With Other Banks	Investments	Call Money Placements	Repo-Asset	Advances	Fixed Assets	Other Assets
Overdue to 1 Day	39232.88	1919.22	4731.13	21051.17	0.00	0.00	21477.04	0.00	1673.02
2-7 Days	0.00	3401.30	0.00	24109.08	0.00	38500.00	67336.55	0.00	322.61
8-14 Days	0.00	4567.63	0.00	44503.74	0.00	0.00	97856.42	0.00	375.74
15-30 Days	0.00	4126.42	0.00	122103.45	0.00	0.00	72500.32	0.00	750.51
31-60 Days	0.00	4110.03	0.00	70707.71	0.00	0.00	44707.71	0.00	1663.29
61-90 Days	0.00	5869.47	0.00	40030.24	0.00	0.00	62387.93	0.00	1663.29
3-6 Months	0.00	10424.44	0.00	56106.27	0.00	0.00	247818.39	0.00	4829.53
6 Month to 1 Year	0.00	15027.86	0.00	81033.64	0.00	0.00	208903.38	0.00	0.00
1-3 Years	0.00	38608.06	60.00	223507.59	0.00	0.00	1014682.43	0.00	96851.53
3-5 Years	0.00	5198.37	0.00	50680.76	0.00	0.00	151255.36	0.00	0.00
Over 5 Years	0.00	22528.64	0.00	19305.73	0.00	0.00	313595.66	38409.87	19809.06
Total	39232.88	115781.44	4791.13	753139.37	0.00	38500.00	2302521.17	38409.87	127938.58

Asset Quality

(₹ in lakhs)

Amount of Non-Performing Assets (Gross)	87815.78
Substandard	52688.32
Doubtful – 1	23538.17
Doubtful – 2	8317.36
Doubtful – 3	559.45
Loss	2712.48
Net NPA	65363.93
Gross NPA to gross advances (%)	3.78 %
Net NPAs to Net advances (%)	2.84 %
Movement of NPAs (Gross)	
Opening Balance	64019.43
Additions during the period	38554.34

Reductions	14757.98
Closing Balance	87815.78

Movement of Provisions

(₹ in lakhs)

	Specific Provision	General Provision
Opening Balance	17042.54	-----
Provisions made during the period	7266.28	-----
Write off	7259.96	-----
Write back of excess provisions	499.70	-----
Any other adjustments, including transfers between provisions	-----	-----
Closing balance	16549.16	-----

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

Write offs that have been booked directly to the income statement	13.02
Recoveries that have been booked directly to the income statement	381.57

Investments

(₹ in lakhs)

Amount of Non Performing Investments	2776.49
Amount of provisions held for non-performing investments	1406.97
Movement of provisions for depreciation on Investments	
Opening Balance	5139.60
Provisions made during the period (April 2017 to June 2017)	2395.97
Write-off/Write – back of excess provisions	(428.41)
Closing Balance	7107.16

Major Industry break up of NPA

(₹ in lakhs)

Industry	Gross NPA	Specific Provision
Basic Metal and Metal Products	12913.80	2675.91
Food Processing	12500.85	2170.06
Textiles	4673.70	603.78
Vehicles, Vehicle Parts and Transport Equipments.	4542.21	1707.93
Mining and Quarrying	4089.12	1012.30
Total	38719.68	8169.99

Geographic wise Distribution of NPA and Provision

(₹ in lakhs)

Geography	Gross NPA	Specific Provision
Domestic	87815.78	16549.16
Overseas	0.00	0.00
Total	87815.78	16549.16

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:

Particulars	Below 100% Risk Weight		100% Risk Weight		More than 100% Risk Weight		Grand Total	
	BV**	RWA**	BV	RWA	BV	RWA	BV	RWA
Fund Based								
Loans & Advances	1489209.56	650176.55	502548.60	484589.07	331861.16	490829.27	2323619.32	1625594.89
Investments	486496.54	0.00	0.00	0.00	0.00	0.00	486496.54	0.00
Other Assets*	315504.23	42055.92	38409.87	37041.61	6522.16	16305.67	360436.26	95403.20
Total Fund Based Outstanding	2291210.33	692232.47	540958.47	521630.68	338383.32	507134.94	3170552.12	1720998.09
Non Funded Based (after applying CCF)	41449.14	15472.29	66079.00	26331.97	76969.32	48618.12	184497.46	90422.38
Exposure under mitigation	13446.43	0.00	12161.21	0.00	6176.64	0.00	31784.28	0.00
Claim against the bank not acknowledge as debt	0.00	0.00	0.00	13550.60	0.00	0.00	0.00	13550.60
Total Outstanding	2332659.47	707704.76	607037.47	561513.25	415352.64	555753.06	3355049.58	1824971.07

* other assets includes 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 should be based on the current market value of the collateral and should not be 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.

Collateral should be 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 should be 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
 - a) Issued by a bank
 - b) Listed on a recognized stock exchange,
 - c) Classified as senior debt and
 - d) all the rated issues of the same senior by the issuing bank are rated atleast BBB (-) or A3 by a chosen Credit Rating Agency.
 - e) 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. A price for the units is publicly quoted daily i.e. where the daily NAV is available in public domain
 - b. 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

- a) 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 Lacs)

Type of Exposure	Notional Exposure (After CCF)	Eligible Financial Collaterals	Net Exposure
On Balance Sheet	222328.30	255677.55	0.00
Off Balance Sheet	118775.15	31783.28	86991.87
Total	341103.45		86991.87

- 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)

NIL

Leverage Ratio (Solo)

(₹ in lakhs)

Tier I Capital	198195.32
Total Exposure	3498670.46
Leverage ratio (%)	5.66