Table DF – 1: Scope of application

Name of the head of the banking group to which the framework applies

The operations of MUFG Bank, Ltd in India are being managed by a network of five branches at Mumbai, New Delhi, Chennai, Bangalore and Neemrana and have no other entities in the group.

MUFG Bank, Ltd is subject to the RBI Master Circular on Basel-III Capital Regulations, July, 2015.

Qualitative Disclosures

- List of group entities considered for consolidation

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
Not Applicable						

- List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Name of the entity / country of in corporation	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)*
Not Applicable					

Quantitative Disclosures

- List of group entities considered for consolidation

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)*
Not Applicable			

Qualitative Disclosures

- 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
Not Applicable				

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

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Not Applicable				

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

Not Applicable

Table DF – 2: Capital Adequacy

Qualitative disclosures

- Bank is maintaining a healthy CRAR during the FY 2018-19 which is commensurate with the size of its operations. As on 30 Sep 2018, the position of CRAR is provided in the table below. The bank is well capitalized, given the risk exposure arising from its portfolio of assets.

Particulars	Minimum Requirement	Bank maintains as of 30th Sep 2018
CRAR	12.01%	19.06%
Tier 1 CRAR	10.01%	18.71%
Common Equity Tier 1(CET1)	8.51%	18.71%

- The Bank has a process for assessing its overall capital adequacy in relation to the Bank's risk profile. The Bank identifies, assesses and manages comprehensively all risks that it is exposed to through sound governance and control practices, risk management framework.

- The Asset Liability Committee (ALCO) of the bank is responsible for market risk management of the bank, policies for hedging and /or mitigating risk and strategies for monitoring future funding activities of the bank. A well-defined Credit and Investment Policy for the bank is in place and the same is reviewed on an annual basis. Impact of Liquidity Risk is assessed through gap analysis for maturity mismatches based on residual maturity in different time buckets and management of the same is done within the prudential limits fixed thereon.

Quantitative disclosures

- **The Capital requirements for credit risk are:**
    - For portfolios subject to Standardized approach @ 12.01% Rs. 25,190.02 million.
- **The Capital requirements for market risk (under standardised duration approach) are:**

(***Amount in Rs. Millions***)

Risk Category	**Amount**
i) Interest rate risk	1,149.84
ii) Foreign Exchange Risk (including Gold)	360.00
iii)Equity Risk	0.66
iv)Total capital charge for market risks under Standardised duration approach (i + ii + iii)	1,510.50

- The Capital requirement for operational risk under Basic indicator approach is Rs 1,300.64 mio as on 30 Sep 2018. The notional RWA as per BIA for operational Risk is Rs. 16,257.99 mio
- The capital ratios of the bank are as follows:

CRAR (%)	19.06%
CRAR-Common Equity Tier 1 Capital (%)	18.71%
CRAR-Tier I capital (%)	18.71%
CRAR-Tier II capital (%)	0.35%

Table DF – 3: Credit Risk: General Disclosures for All Banks

Qualitative disclosures

- Bank has adopted the definitions of 'past due' and 'impaired' (for accounting purposes) as defined by the regulatory authority for Income Recognition and Asset Classification. An account becomes Non Performing Asset if it remains overdue for a period as defined by the Reserve Bank of India. An impaired asset is an asset which has suffered a provision in accordance with the guidelines defined by the Reserve Bank of India on its becoming a Non Performing Asset.
- Bank has a comprehensive Credit Policy for its Operations, which broadly takes care of RBI guidelines on Risk Management Systems. Bank undertakes revision of the credit Policy from time to time in line with the guidelines issued by the Head Office within the framework provided by RBI. Prudential exposure norms, industry exposure limits, loan review mechanism are some of the yardsticks used by the bank for overcoming credit risk. Loan loss provision is being monitored and provided for on a half yearly basis.
- Though the Bank has implemented Basel-II Standardized Approach, Bank has an explicit Borrower Rating System. For the corporate portfolio, the Bank has borrower rating models and facility rating models. The borrower rating models are based on borrower specific characteristics which can be used to deduce the probability of default of the borrowers. The facility rating models are based on facility and transaction characteristics like collaterals, seniority, etc. These models are reflective of the expected loss given default on a particular facility.

Quantitative disclosures

- Total gross credit risk exposures, fund based & non-fund based separately are:

(***Amount in Rs. Millions***)

Category	**Amount**
Fund Based*	118,060.15
Non Fund Based**	29,959.68

* Includes outstanding of Gross Advances
** Includes outstanding of Letter of Credit, Acceptance and Bank Guarantees

a. Geographic distribution of exposures ,fund based & non-fund based separately are:

(***Amount in Rs. Millions***)

Category	**Overseas**	**Domestic**
Fund Based	-	118,060.15
Non Fund Based	-	29,959.68

- Industry wise distribution of exposures, (Fund & Non-Fund Based) is as under

(***Amount in Rs. Millions***)

INDUSTRY CODE	**INDUSTRY NAME**	**FUND BASED Amount**	**NON FUND BASED Amount**
1	A. Mining and Quarrying (A.1 + A.2)	-	-
11	A.1 Coal	-	-
12	A.2 Others	-	-
2	Food Processing (sum of B.1 to B.5)	1,553.78	7.60
21	B.1 Sugar	-	-
22	B.2 Edible Oils and Vanaspati	-	-
23	B.3 Tea	-	-
24	B.4 Coffee	-	-
25	B.5 Others	1,553.78	7.60
3	C. Beverages (excluding Tea & Coffee) and Tobacco (sum of C.1 & C.2)	766.50	-
31	C.1 Tobacco and Tobacco Products	-	-
32	C.2 Others	766.50	-
4	D. Textiles (sum of D.1 to D.6)	1,558.43	-
41	D.1 Cotton	-	-
42	D.2 Jute	-	-
43	D.3 Handicraft/Khadi (Non Priority)	-	-
44	D.4 Silk	-	-
45	D.5 Woolen	-	-
46	D.6 Others	1,558.43	-
5	E. Leather and Leather Products	-	-
6	F. Wood And Wood Products	-	-
7	G. Paper and Paper Products	-	393.14
8	H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-
9	I. CHEMICALS AND CHEMICAL PRODUCTS (DYES, PAINTS, ETC.) (sum of I.1 to I.4)	24,979.23	4,423.00
91	I.1 Fertilizers	7,221.64	402.08
92	I.2 Drugs and Pharmaceuticals	17,448.59	1,903.44
93	I.3 Petro-chemicals (excluding under infrastructure)	140.00	33.89
94	I.4 Others	169.00	2,083.59
10	J. Rubber, Plastic and their Products	576.26	4.27
11	K. Glass & Glassware	578.09	49.23
12	L. Cement and Cement Products	-	-
13	M. Basic Metal and Metal Products (sum of M.1 and M.2)	2,723.72	3,251.87
131	M.1 Iron and Steel	404.82	3,223.71
132	M.2 Other Metal and Metal Products	2,318.90	28.16
14	N. ALL ENGINEERING (sum of N.1 & N.2)	5,354.37	2,221.36
141	N.1 Electronics	2,567.70	904.09

142	N.2 Others	2,786.67	1,317.27
15	O. Vehicles, Vehicle Parts and Transport Equipments	15,846.94	925.96
16	P. Gems and Jewellery	-	-
17	Q. Construction	-	6,614.12
18	R. Infrastructure (sum of R.1 to R.4)	11,490.52	1,106.02
181	R.1 Transport (sum of R.1.1 to R.1.5)	4,349.10	-
1811	R.1.1 Railways	-	-
1812	R.1.2 Roadways	-	-
1813	R.1.3 Airport	-	-
1814	R.1.4 Waterways	4,349.10	-
1815	R.1.5 Others	-	-
182	R.2 Energy (sum of R.2.1 to R.2.4)	1,341.42	-
1821	R.2.1 Electricity (generation-transportation and distribution)	-	-
18211	R.2.1.1 State Electricity Boards	-	-
18212	R.2.1.2 Others	-	-
1822	R.2.2 Oil (storage and pipeline)	1,341.42	-
1823	R.2.3 Gas/LNG (storage and pipeline)	-	-
1824	R.2.4 Others	-	-
183	R.3 Telecommunication	5,800.00	1,106.02
184	R.4 Others (sum of R.4.1 to R.4.3)	-	-
1841	R.4.1 Water Sanitation	-	-
1842	R.4.2 Social & Commercial Infrastructure	-	-
1843	R.4.3 Others	-	-
19	Other Industries	126.09	90.74
20	All Industries (sum of A to S)	65,553.94	19,087.31
21	Residuary Other Advances (to tally with gross advances) (a+b+c)	52,506.21	10,872.36
211	a. Education Loans	-	-
212	b. Aviation sectors	-	-
213	c. Other Residuary Advances	52,506.21	10,872.36
22	**Total Loans and Advances**	**118,060.15**	**29,959.68**

- The residual contractual maturity break down of assets is as follows:

(***Amount in Rs. Millions***)

Maturity Pattern	**Advances***	**Investments (gross)**	**Foreign Currency Assets**
1 day	13,048.58	-	9,079.83
2-7 days	9,891.74	77,974.37	61.30
8-14 days	8,428.54	10895.51	1,152.87
15- 30 days	24,707.81	4157.42	10,383.98
31 days to up to 2 months	29,625.90	2900.05	15,213.64
Over 2 months to up to 3 months	6,211.41	2628.62	546.28
Over 3 months to 6 months	12,896.28	1132.17	1,697.35
6 months to 1year	7,963.12	1207.88	815.46
Over 1 year to 3 years	4,363.27	4600.90	-
Over 3 years to 5 years	621.25	57.18	1.57
Over 5 years to 7 years	114.68	0.19	-
Over 7 years to 10 years	3.64	0.42	-
Over 10 years to 15 years	6.24	0.00	-
Over 15 years	2.67	0.03	-
Total	**117,885.15**	**105,554.74**	**38,952.28**

** Overdraft maturity pattern is as per behavioural study of the bank. Overdue loans have been shown under “1day” Maturity Pattern.*
** Net advances are reported in the above mentioned table. NPA provision amount stands at Rs. 175.00 million against the outstanding advances of Rs.700.00 million.*
*** In case of investments, as per RBI circular ref no. 2015-16/109 DBR.No.BP.BC.26/21.04.098/2015-16 dated 02 July 2015, the bucketing of excess SLR and MSF securities are slotted in Day 1 bucket and mandatory SLR securities as DTL profile.*

a. Amount of NPAs (Gross) - Funded

(***Amount in Rs. Millions***)

Category	**Amount**
Sub Standard	700.00
Doubtful – 1	-
Doubtful – 2	-
Doubtful – 3	-
Loss	-
NPAs (Gross)	700.00

b. The amount of net NPAs is INR 525 Mio.

- The NPA ratios are as under:

  - Gross NPAs to Gross Advances:0.59 %
  - Net NPAs to Net Advances: 0.45%

- The movement of gross NPAs is as under:

(***Amount in Rs. Millions***)

	Funded Advances
i) Opening Balance at the beginning of the year	751.25
ii) Addition during the year	-
iii) Reduction during the year	(51.25)
iv) Closing Balance as at the end of the year (i + ii - iii)	700.00

- The movement of provision for NPAs is as under:

(***Amount in Rs. Millions***)

	Funded Advances **Amount**
i) Opening Balance at the beginning of the year	226.25
ii) Provisions made during the year	-
iii) Write-off made during the year	-
iv) Write –back of excess provisions made during the year	(51.25)
v) Closing Balance as at the end of the year (i + ii - iii-iv)	175.00

- Amount of NPA by major industry type is as below:

Asset Classification	**Geography**	**Sector**	**Amount (Rs. Mio)**	**Provision**
Sub-Standard	New Delhi	3.3 Tourism, Hotel and Restaurants	700.00	25%

- The movement of Specific and General provisions is as under:

(Amount in Rs. Millions)

Provisions on account of	**Type of Provision**	**Opening Balance**	**Provisions made during year**	**Write-off**	**Write-back of excess provisions**	**Closing Balance**
NPA (Funded)	Specific	226.25		-	(51.25)	175.00
NPA (Non Funded)	Specific	95.80	11.95	-		107.75
Standard Assets (Loans)	General	348.53	120.85	-		469.38
Stressed sector Advances	Specific	0.70	-	-	(0.58)	0.12
Incremental exposure beyond NPLL	Specific	-	5.58			5.58
Standard Assets (Derivative MTM)	General	73.18	107.78	-	-	180.96
Unhedged Foreign Currency Exposure	General	64.79	62.21	-	-	127.00
Country Risk	General	53.76	9.75	-	-	63.51
Other Provisions	Specific	1.12		-		1.12
Total		**864.13**	**318.12**	**-**	**(51.83)**	**1,130.42**

- The amount of non-performing investment is NIL.
- The amount of provisions held for non-performing investment is NIL.
- <u>The movement of provisions for depreciation on investments is as under:</u>

(***Amount in Rs. Millions***)

	Amount
i) Opening Balance at the beginning of the year	325.58
ii) Provisions made during the year	428.38
iii) Write-off made during the year	-
iv) Write –back of excess provisions made during the year	-
v) Closing Balance as at the end of the year (i + ii - iii-iv)	753.96

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

Qualitative disclosures

- Bank has decided to use the ratings of the following credit rating agencies for Credit Exposure of Indian Operations, in line with RBI guidelines:

  (i) Credit Analysis and Research Ltd.
  (ii) CRISIL Ltd.
  (iii) India Ratings and Research Pvt Ltd
  (iv) ICRA Ltd.
  (v) Brickworks
  (vi) SMERA

  We have added SMERA Credit Rating Agency name as per RBI circular reference no. DBOD.No.BP.BC.41/21.06.009/2012-13 dated 13th September, 2012.

- The Bank has not identified Rating Agencies on the basis of credit exposures.

- For exposure with a contractual maturity of less than or equal to one year (except cash credit, overdraft and other revolving credits), short term ratings given by approved rating agencies to be used.

- For domestic cash credit, overdraft and other revolving credits (irrespective of the period) and for Term Loan exposures of over one year, long term ratings to be used.

Quantitative disclosures

- The exposure amounts after risk mitigation (subject to the standardized approach) in different risk buckets are as under:

(***Amount in Rs. Millions***)

i) Below 100% risk weight exposure outstanding	245,233.92
ii) 100% risk weight exposure outstanding	111,522.54
iii) More than 100%	20,936.33
iv) Deducted	-
Total	**377,692.79**

Note: The above table covers all exposures except those for Market Risk & Operational Risk.

Table DF – 5: Credit Risk: Disclosures for Standardized Approaches

Qualitative disclosures

- Process for collateral valuation is being determined by the policies and procedures laid down by Head Office.

- The collaterals commonly taken by the Bank for risk mitigation are financial collaterals comprising of Bank deposits and other categories comprising of movable and immovable assets/landed properties and these serve to minimize the loss resulting from credit default.

- The counter party guarantors considered by the Bank are generally parent companies of our Borrower. While taking such corporate guarantees, factors like the constitution of the Guarantors, the percentage of shareholding in the Borrower and credit worthiness of the Guarantor is considered.

- The Bank does not take any capital relief on account of credit risk mitigation. Exposure limits to single and group borrowers, various industries are well defined in our credit policy and adherence to the same is monitored regularly. Funding strategies are in alignment with the Asset Liability Management position.

Quantitative disclosures

- The Bank has not considered any eligible financial collateral for on or off balance sheet netting.
- The Bank has not considered any disclosed portfolio covered by guarantees/credit derivatives (whenever specifically permitted by RBI) for on or off balance sheet netting.

Table DF – 6: Securitization Exposures: Disclosure for Standardized Approach

Qualitative disclosures

- The Bank has not originated any securitization transaction in during the period from April 18 till Sep 18.
- The Bank has invested in Pass Through Certificates (PTCs) to meet Priority Sector targets.
- The Bank performs regular stress tests on the pool of Assets basis various scenarios to periodically assess the health of portfolio. The PTC in which the bank has invested is rated ‘AAA’ by CRISIL.
- Investment in PTC is done through Board Approval. There is no specific policy for PTC Investment.

Quantitative disclosures – Trading book

- The outstanding balance of PTC as on 30 Sep 18 is INR 2,866.83 Mio. Risk weight of 20% is applied based on AAA rating by CRISIL to calculate Risk weighted Assets on PTC.
- PTCs are valued at quarterly intervals by discounting its cash flows using Annualized GSec ZCYC curve added with spread of NBFC published by PDAI jointly with FIMMDA periodically. Depreciation if any is provided for and appreciation if any is ignored.

Table DF – 7: Market risk in the trading book

Qualitative disclosures

- The Bank has market risk management process, which consists of risk identification, limits setting and risk monitoring. The process ensures that the market risk assumed by bank is within the stipulated risk appetite of the Bank.
- This risk appetite is handed down through different types of limits such as Position, Gap, VaR, liquidity etc.
- The Market Risk Management Department (MRMD), an independent unit, monitors and reports the limit utilizations to internal management / regulator / HO as per laid down guidelines
- The bank has in place the risk monitoring system which is capable of computing and monitoring various market risk limits.
- The Bank has adopted the Current Exposure Method prescribed by RBI for measuring the credit risk on derivative products.
- The bank computes market risk capital charge on trading portfolio consisting of derivatives / forex and investments in AFS portfolio capital requirements for market risk (under standardized duration approach).

Quantitative disclosures

- The capital requirements for market risk (under standardized duration approach) are

(***Amount in Rs. Millions***)

Risk Category	**Amount**
i) Interest rate risk	1,149.84
ii) Foreign Exchange Risk (including Gold)	360.00
iii) Equity Risk	0.66
iv) Total capital charge for market risks under Standardised duration approach (i + ii + iii)	1,510.50

Table DF – 8: Operational risk

Qualitative disclosures

- The bank has in place appropriate polices and procedures to effectively control the operational risk arising on account of inadequate or failure of internal process. Capital charge for Operations Risk is computed as per the Basic Indicator Approach. The average of the gross income, as defined in the New Capital Adequacy Framework guidelines, for the previous 3 years i.e. 2017-18, 2016-17 and 2015-16 is considered for computing the capital charge. The required capital is Rs. 1,300.64 million.

Table DF – 9: Market risk in the banking book

Qualitative Disclosures

ALM Committee

The Bank has ALM Committee to manage Assets and Liability. The purpose of ALM committee is to bring together information which is necessary for ALM and liquidity management in the presence of the executive members of ALCO, and to form policies on ALM and liquidity management as required from time to time, together with discussing other important matters on ALM and liquidity management.

The committee monitors the overall monthly market risk, profit/ loss of the portfolio, evaluate the market risk & loss limit excesses, interest rate risk, conduct reviews, discussion and comment upon areas of market, liquidity risk and monitor the market condition, liquidity matters, evaluation of the economic environment and also to share information on customers' activities in treasury and credit areas.

Risk Management System

The objective of measuring and monitoring of interest rate risk is to maximize the net interest income within the overall risk appetite of the Bank.

Bank undertakes behavioral analysis of on/off- balance sheet items to bucket non-maturing asset and liability, availing of overdraft, optionality in term deposit etc. while preparing interest rate sensitivity statements. Bank also undertakes variance analysis to validate the assumption taken through behavioral analysis which is used for preparation of IRST and IRSD.

IRRBB is measured and controlled using both Earning Perspective (Traditional Gap analysis) and Economic Value Perspective (duration gap analysis). Earning Perspective measures the sensitivity of the net interest income to changes in interest rate over the next 12 months. It involves bucketing of rate sensitivity assets, liabilities and off-balance sheet items as per residual maturity/ re-pricing dates in various time buckets and computing change of income under 200 basis points upward and downward rate shocks over a period of one year. Economic value prospective calculates the change in present value of Bank's expected cash flow over 200 basis points upwards and downwards rate shocks. Bank also conducts stress test to determine resilience and countermeasures to be taken. The impact of Market Value of Equity due to adverse movement of interest rate is determined by using modified duration approach.

Quantitative Disclosure

Earning Prospective

The impact on the bank's interest income due to the change in the interest Rate Risk is being monitored on a regular basis. Impact of 200 bps change upward/downwards in interest rate on Net Interest Income (NII) amounted to expected loss/gain of Rs. 105 mn approx. based on asset Liability position of 30th September 2018 using Traditional Gap Analysis.

Economic Value Prospective

The economic value reflects the aggregated effects of a change in market interest rates by discounting all future cash flows. A long-term impact of changes in interest rates is on bank's Market Value of Equity (MVE) or Net worth through changes in the economic value of its assets, liabilities and off-balance sheet positions. Impact of 200 bps change upward/downwards in interest rate on Market Value of equity amounted to expected loss/gain of Rs. 1493.78 mn based on asset Liability position of 30th September 2018 using Modified Duration Gap Analysis.

Table DF – 10: General disclosure for exposures related to counterparty credit risk

Qualitative Disclosures

- The counterparty credit risk limits for the banking counterparties are assessed and approved as per internal guidelines by Head Office based on proposal of treasury.
- The limit review is carried out annually or as and when required.
- The market risk management department (MRMD), an independent unit, monitors and reports the limit utilizations to internal management / HO as per laid down guidelines.
- The capital for counterparty risk exposure for derivatives transactions is assessed as per standardized approach prescribed by RBI for both default risk capital and CVA capital charges.
- The exposure on CCIL (Clearing Corporation of India Limited) on account of forex forward and SFT is assessed as per the RBI guidelines prescribed for Qualified Central Counterparty (QCCP).

Quantitative Disclosure

- The derivatives exposure is calculated using Current Exposure Method. The balance outstanding as on 30th Sep 2018 is given below:

(***Amount in Rs. Millions***)

	30th September 2018		31st March 2018	
Particulars	**Notional Amounts**	**Current Exposure**	**Notional Amounts**	**Current Exposure**
Foreign exchange contracts	696,973.58	20,544.66	696,973.58	20,544.66
Interest rate derivative contracts	736,442.62	11,393.61	736,442.62	11,393.61
Currency swaps	424,418.41	66,307.93	424,418.41	66,307.93
Currency Options	33,930.12	1,738.46	33,930.12	1,738.46
Total	**1,891,764.73**	**99,984.66**	**1,891,764.73**	**99,984.66**

Table DF – 11: Composition of Capital
Part I: Template to be used only from March 31, 2018

Basel III common disclosure template as on 30 Sep 18			
Common Equity Tier 1 capital : instruments and reserves			**Ref No**
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	22,073.36	A1
2	Retained earnings	15,096.04	A5
3	Accumulated other comprehensive income (and other reserves)	8,757.93	A2+A3+A4
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies[1])		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	**Common Equity Tier 1 capital before regulatory adjustments**	45,927.33	A1+A2+A3+A4 +A5
Common Equity Tier 1 capital : regulatory adjustments			
7	Prudential valuation adjustments	106.84	
8	Goodwill (net of related tax liability)		
9	Intangibles (net of related tax liability)		
10	Deferred tax assets[2]	1.96	B1
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity		
18	Investments 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 investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)[3]		
20	Mortgage servicing rights[4](amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences[5](amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold[6]		
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 adjustments[7](26a+26b+26c+26d)		

26a	of which : Investments in the equity capital of unconsolidated insurance subsidiaries		
26b	of which : Investments in the equity capital of unconsolidated non-financial subsidiaries[8]		
26c	of which : Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank[9]		
26d	of which : Unamortised pension funds expenditures		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	**Total regulatory adjustments to Common equity Tier 1**	108.80	
29	**Common Equity Tier 1 capital (CET1)**	45,818.53	
Additional Tier 1 capital : instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)		
31	of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)		
32	of which : classified as liabilities under applicable accounting standards (Perpetual debt Instruments)		
33	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	of which : instruments issued by subsidiaries subject to phase out		
36	**Additional Tier 1 capital before regulatory adjustments**		
Additional Tier 1 capital : regulatory adjustments			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments		
39	Investments 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 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 positions)[10]		
41	National specific regulatory adjustments (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		
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**		
44	**Additional Tier 1 capital (AT1)**		
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44)**	45,818.53	
Tier 2 capital : instruments and provisions			

46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	Directly issued capital instruments subject to phase out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	of which : instruments issued by subsidiaries subject to phase out		
50	Provisions[11]	863.61	C1+C2+C3+C4+ C5+C6
51	**Tier 2 capital before regulatory adjustments**	863.61	
Tier 2 capital : regulatory adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
54	Investments 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 common share capital of the entity (amount above the 10% threshold)		
55	Significant investments[12]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 insurance subsidiaries		
56b	of which : Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank		
57	**Total regulatory adjustments to Tier 2 capital**		
58	**Tier 2 capital (T2)**	863.61	
59	**Total capital (TC = T1 + T2) (45 + 58)**	46,682.14	
60	**Total risk weighted assets (60a + 60b + 60c)**	244,881.31	
60a	of which : total credit risk weighted assets	209,742.07	
60b	of which : total market risk weighted assets	18,881.25	
60c	of which : total operational risk weighted assets	16,257.99	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.71%	
62	Tier 1 (as a percentage of risk weighted assets)	18.71%	
63	Total capital (as a percentage of risk weighted assets)	19.06%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)		
65	of which : capital conservation buffer requirement		
66	of which : bank specific countercyclical buffer requirement		
67	of which : G-SIB buffer requirement		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel	8.51%	

	III minimum)		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	10.01%	
71	National total capital minimum ratio (if different from Basel III minimum)	12.01%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities		
73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
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)	863.61	C1+C2+C3+C4+ C5+C6
77	Cap on inclusion of provisions in Tier 2 under standardised approach	3,061.02	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
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		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)s		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

Notes to the template		
Row No. of the template	**Particular**	**(Rs.in million)**
10	Deferred tax assets associated with accumulated losses	1.96
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	
	Total as indicated in row 10	1.96
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	
	of which : Increase in Common Equity Tier 1 capital	
	of which : Increase in Additional Tier 1 capital	
	of which : Increase in Tier 2 capital	
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then :	
	(i) Increase in Common Equity Tier 1 capital	
	(ii) Increase in risk weighted assets	
50	Eligible Provisions included in Tier 2 capital	863.61
	valuation Reserves included in Tier 2 capital	
	Total of row 50	863.61

Table DF – 12: Composition of Capital – Reconciliation Requirements

Step 1:

As there is no difference between regulatory scope of consolidation and accounting scope of consolidation, the bank is not required to disclose the reported balance sheet under the regulatory scope of consolidation.

Step 2:

(*Amount in Rs. Millions*

		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Reference no.
		As on 30 Sep 18	**As on 30 Sep 18**	
A	**Capital & Liabilities**			
i	Paid-up Capital	**22,073.36**	**22,073.36**	A1
	of which: Amount eligible for CET1	22,073.36	22,073.36	
	of which: Amount eligible for AT1	-		
	Reserves & Surplus	**28,339.84**	**26,224.48**	
	Statutory Reserves	6,855.52	6,855.52	A2
	Revenue Reserves	1,894.87	1,894.87	A3
	Capital Reserves	7.54	7.54	A4

	Investment Reserve Account	22.76	22.76	C5
	Retained Earnings	15,096.04	15,096.04	A5
	Balance in Profit & Loss Account	4,463.11	4,463.11	
	Minority Interest	-	-	
	Total Capital	**50,413.20**	**50,413.20**	
ii	Deposits	**105,368.60**	**105,368.60**	
	of which: Deposits from banks	117.71	117.71	
	of which: Customer deposits	105,250.89	105,250.89	
	of which: Other deposits (pl. specify)	-	-	
iii	Borrowings	**87,913.41**	**87,913.41**	
	of which: From RBI	24,000.00	24,000.00	
	of which: From banks	7,350.00	7,350.00	
	of which: From other institutions & agencies	2,998.94	2,998.94	
	of which: Others (Banks outside India)	53,564.47	53,564.47	
	of which: Capital instruments	-	-	
iv	Other liabilities & provisions	**4,677.46**	**4,677.46**	
	Of which			
	Provision for Standard Assets(Loans)	469.38	469.38	C1
	Provision for Standard Assets(Derivative MTM)	180.96	180.96	C2
	Provision for Country Risk	63.52	63.52	C3
	Provision for Unhedged Foreign Currency Exposure	126.99	126.99	C4
	Provision on Stress Sector Advances & Large borrowers	5.70	5.70	
	Provision for NPA(non funded)	107.75	107.75	
	Provision for Tax(including income tax and wealth tax)	692.37	692.37	
	Total Liabilities	**248,372.67**	**248,372.67**	
B	**Assets**			
i	Cash and balances with Reserve Bank of India	6,949.64	6,949.64	
	Balance with banks and money at call and short notice	11,556.04	11,556.04	
ii	Investments	**105,554.74**	**105,554.74**	
	of which: Government securities	102,687.91	102,687.91	
	of which: Other approved securities	-	-	
	of which: Shares	-	-	
	of which: Debentures & Bonds	-	-	
	of which: Subsidiaries / Joint Ventures / Associates	-	-	
	of which: Others (PTC& NCD)	2,866.83	2,866.83	
iii	Loans and advances	**117,885.15**	**117,885.15**	
	of which: Loans and advances to banks	16,752.03	16,752.03	
	of which: Loans and advances to customers	101,133.12	101,133.12	
iv	Fixed assets	460.78	460.78	
v	Other assets	**5,966.32**	**5,966.32**	
	Of which			
	Goodwill and intangible assets	-	-	
	Deferred tax assets	117.44	117.44	B1
vi	Goodwill on consolidation	-	-	
vii	Debit balance in Profit & Loss account	-	-	
	Total Assets	**248,372.67**	**248,372.67**	

Table DF 13-Main Features of Regulatory Capital Instruments

As on 30 Sep 18, the Capital funds of the Bank mainly consist of Interest Free funds received from Head Office, Reserves and Surplus and General Provisions.

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

As on 30 Sep 18, the Capital funds of the Bank mainly consist of Interest Free funds received from Head Office, Reserves and Surplus and General Provisions.

Table DF-15-Disclosures Requirements for Remuneration

In terms of guidelines issued by RBI vide circular no. DBOD. No. BC 72/29.67.001/2011-12 dated 13th Jan 2012 on "Compensation of Whole Time director/Chief Executive Officers/ Risk takers and Control function staff, etc.", the Bank has submitted a declaration received from its Head Office to RBI to the effect that the compensation structure in India, including that of Regional Executive, is in conformity with FSB principles and standards.

Table DF-16-Equities Disclosures for Banking Book Positions

Not Applicable

Table DF-17- Summary comparison of accounting assets vs. leverage ratio exposure measure

	Item	**(Rs. in Million)**
1	Total consolidated assets as per published financial statements	248,372.67
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0.00
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
4	Adjustments for derivative financial instruments	100,356.69
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	23,005.68
7	Other adjustments	(108.80)
8	Leverage ratio exposure	371,626.24

Table DF-18- Leverage ratio common disclosure template

	Item	Leverage ratio framework (Rs. in million)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	248,265.82
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(1.96)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	248,263.87
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	34,792.75
5	Add-on amounts for PFE associated with all derivatives transactions	65,563.94
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11	Total derivative exposures (sum of lines 4 to 10)	100,356.69
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	34,101.53
18	(Adjustments for conversion to credit equivalent amounts)	(11,095.85)
19	Off-balance sheet items (sum of lines 17 and 18)	23,005.68
Capital and total exposures		
20	Tier 1 capital	45,818.53
21	Total exposures (sum of lines 3, 11, 16 and 19)	371,626.24
Leverage ratio		
22	Basel III leverage ratio	12.33%