कॆनरा बैंक Canara Bank

BASEL III PILLAR 3 DISCLOSURES (CONSOLIDATED) AS AT 31.03.2019

TABLE DF – 1: SCOPE OF APPLICATION

Name of the head of the banking group to which the framework applies: Canara Bank

(i) Qualitative Disclosures:

a. 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 method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Canbank Financial Services Ltd. (India)	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	N.A	N.A
Canbank Venture Capital Fund Ltd. (India)	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	N.A	N.A
Canbank Factors Ltd. (India)	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	N.A	N.A
Canara Robeco Asset Management Company Ltd. (India)	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	N.A	N.A

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 method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Canbank Computer Services Ltd. (India)	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	No	N.A	N.A	Non Financial Subsidiary. Deducted from Consolidated Regulatory Capital of the group.
Canara Bank Securities Ltd. (India)	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	N.A	N.A
Canara Bank Tanzania Ltd. (Tanzania)	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	N.A	N.A
Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd. (India)	Yes	As per Accounting Standard – 21 on Consolidated Financial Statements	No	N.A	N.A	Insurance Subsidiary. Deducted from Consolidated Regulatory Capital of the group.
Commercial Indo Bank LLC., Moscow (Russia)	Yes	As per Accounting Standard -27 on Financial Reporting of Interest in Joint Venture	Yes	As per Accounting Standard -27 on Financial Reporting of Interest in Joint Venture	N.A	N.A

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 method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Canfin Homes Ltd. (India)	Yes	As per Accounting Standard -23 on Accounting for Investment in Associates in Consolidated Financial Statements	No	N.A	N.A	Bank's investment in Canfin Homes Ltd, has been Risk weighted for capital adequacy purposes
Pragathi Krishna Gramin Bank (India)	Yes	As per Accounting Standard -23 on Accounting for Investment in Associates in Consolidated Financial Statements	No	N.A	N.A	Bank's investment in Pragathi Krishna Gramin Bank, has been Risk weighted for capital adequacy purposes
Kerala Gramin Bank (India)	Yes	As per Accounting Standard -23 on Accounting for Investment in Associates in Consolidated Financial Statements	No	N.A	N.A	Bank's investment in Kerala Gramin Bank, has been Risk weighted for capital adequacy purposes

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

There are no entities in the group which are not considered for consolidation under both accounting scope of consolidation and regulatory scope of consolidation.

(ii) Quantitative Disclosures:

c. List of group entities considered for regulatory consolidation:

Name of the entity / Country of Incorporation (as indicated in (a) above)	Principle activity of the entity	Total balance sheet equity as on 31st March 2019 Amount (Rs. in Millions)	Total balance sheet assets as on 31st March 2019 Amount (Rs. in Millions)
Canbank Venture Capital Fund Ltd. (India)	Equity support for Expansion/Start up of Business.	2.50 Mn	413.65 Mn
Canbank Factors Ltd. (India)	Engaged in the business of Factoring	200.00 Mn	6561.61 Mn
Canara Robeco Asset Management Company Ltd. (India)	Managing assets of Mutual Fund	498.54 Mn	1980.06 Mn
Canara Bank Securities Ltd.(India)	Business of Providing Stock Broking services and online trading.	400.00 Mn	1438.14 Mn
Canbank Financial Services Ltd. (India)	Engaged in Portfolio Management and lease Finance but Its net-worth is totally eroded and currently it is not engaged in any of the activities of a non-banking financial company	300.00 Mn	252.80 Mn
Commercial Indo Bank LLC., Moscow (Russia)	Banking	2535.71 Mn (36.67 Mn USD)	4994.37 Mn (72.16 Mn USD)
Canara Bank Tanzania Ltd. (Tanzania)	Banking	982.83 Mn (14.21 Mn USD)	2917.44 Mn (42.19 Mn USD)

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

There is no capital deficiency in the subsidiaries of the Bank which are not included in the regulatory scope of consolidation as on March 31, 2019.

e. 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 capital (as stated in the accounting balance sheet of the legal entity) Amount (Rs in Millions)**	**% 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**
Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd. (India)	Insurance Business	9,500 Mn	51%	9 bps positive impact on CRAR

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

There is no restriction or impediments on transfer of funds or regulatory capital within the banking group.

केनरा बैंक Canara Bank

TABLE DF – 2: CAPITAL ADEQUACY

(i) Qualitative Disclosures

In Capital Planning process the Bank reviews:

- Current capital requirement of the Bank
- The targeted and sustainable capital in terms of business strategy and risk appetite.

Capital need and capital optimization are monitored periodically by the Capital Planning Committee comprising of Top Executives. Further the committee is being monitored at Board level, with members of the Board in the committee comprising of Managing Director & CEO, all Executive Directors and two independent Directors. Capital requirement is projected quarterly considering the expected growth in advances, investments and investments in Subsidiaries / Joint Ventures, etc. Committee ensures that the CRAR is maintained well above the regulatory level. It explores the different avenues of raising Capital and decides the quantum, time and option for Capital augmentation in tune with business growth and realignment of Capital structure, duly undertaking the scenario analysis for capital optimization. Capital Planning process is carried in tune with Bank's long term goals enumerated in ICAAP & vision documents of the Bank.

Though the bank has implemented the Standardized Approach of credit risk, Bank has sent Letter of Intent (LOI) dated 30.09.2012 to RBI for adoption of Internal Rating Based (IRB) Approach for computation of capital charge for Credit Risk.

Major Initiatives taken for implementation of IRB approach are as under:

- Bank has put in place a methodology for computation of PD and LGD for Corporate Assets and Retail Assets.

- Mapping of internal grades with that of external rating agencies grades: Bank has mapped its internal rating grades with that of external rating agencies grades. This exercise will help to know the status of rating quality.

Quantitative disclosures

Sl. No	Items	Amount (Rs. in Millions)	
		31.03.2019	31.03.2018
(a)	**Capital requirements for Credit Risk**		
	• Portfolios subject to Standardized Approach	327,903.29	325,493.62
	• Securitization Exposures	0.00	0.00
(b)	**Capital requirements for Market Risk**		
	• Standardized Duration Approach		
	- Interest Rate Risk	19,092.42	19,627.47
	- Foreign Exchange Risk (including Gold)	73.41	73.41
	- Equity Risk	5,701.49	9,769.83
(c)	**Capital requirements for Operational Risk**		
	• Basic Indicator Approach	32,321.79	29,486.79
(d)	**Common Equity Tier 1, Tier 1 and Total Capital**		
	• Group		
	- CET 1 Capital	298,952.30	340,048.90
	- Tier 1 Capital	324,492.45	367,771.33
	- Tier 2 Capital	100,095.24	102,859.71
	- Total Capital	424,587.74	470,631.04
	• Stand alone (Parent Bank)		
	- CET 1 Capital	292,997.80	334,550.19
	- Tier 1 Capital	318,510.88	362,240.47
	- Tier 2 Capital	100,820.77	102,800.28
	- Total Capital	419,331.65	465,040.75
(e)	**Common Equity Tier 1, Tier 1 and Total Capital ratios:**		
	• Group CRAR		
	- CET 1 Ratio	8.44%	9.62%
	- Tier 1 Ratio	9.16%	10.40%
	- Tier 2 Ratio	2.83%	2.91%
	- CRAR	11.99%	13.31%
	• Stand alone (Parent Bank) CRAR		
	- CET 1 Ratio	8.31%	9.51%
	- Tier 1 Ratio	9.04%	10.30%
	- Tier 2 Ratio	2.86%	2.92%
	- CRAR	11.90%	13.22%

TABLE DF – 3: CREDIT RISK: GENERAL DISCLOSURES

(i) Qualitative Disclosures

Bank's policy governs all credit risk related aspects. CRM Policy outlines the principles, standards and approach for credit risk management at the Bank. It establishes systems, procedures, controls and measures to actively manage the credit risks, optimize resources and protect the bank against adverse credit situations. The Delegation of Power for approval of credit limits is approved by Board of Directors.

The Bank's policies assume moderate risk appetite and healthy balance between risk and return. The primary risk management goals are to maximize value for shareholders within acceptable parameters and adequately addressing the requirements of regulatory authorities, depositors and other stakeholders. The guiding principles in risk management of the Bank comprise of Compliance with regulatory and legal requirements, achieving a balance between risk and return, ensuring independence of risk functions, and aligning risk management and business objectives. The Credit Risk Management process of the Bank is driven by a strong organizational culture and sound operating procedures, involving corporate values, attitudes, competencies, employment of business intelligence tools, internal control culture, effective internal reporting and contingency planning.

The overall objectives of Bank's Credit Risk Management are to:

- Ensure credit growth, both qualitatively and quantitatively that would be sectorally balanced, diversified with optimum dispersal of risk and also strive towards credit growth with usage of capital efficiently.
- Ensure adherence to regulatory prudential norms on exposures and portfolios.
- Adequately pricing various risks in the credit exposure.
- Define roles, responsibilities and empowerment.
- Form part of an integrated system of risk management encompassing identification, measurement, monitoring and control.

Strategies and processes:

In order to realize the above objectives of Credit Risk Management, the Bank prescribes various methods for Credit Risk identification, measurement, grading and aggregation techniques, monitoring and reporting, risk control/ mitigation techniques and management of problem loans/ credits. The Bank has also defined target markets, risk acceptance criteria, credit approval authorities, and guidelines on credit origination/ maintenance procedures.

The strategies are framed keeping in view various measures for Credit Risk Mitigation, which includes identification of thrust areas and target markets, fixing of exposure ceiling based on regulatory guidelines and risk appetite of the Bank, Minimizing Concentration Risk, and pricing based on rating.

Bank from time to time would identify the potential and productive sectors for lending, based on the performance of the segments and demands of the economy. The Bank restricts its exposures in sectors which do not have growth potentials, based on the Bank's evaluation of industries/ sectors based on the prevailing economic scenario prospects, etc.

The operational processes and systems of the Bank relating to credit are framed on sound Credit Risk Management Principles and are subjected to periodical review.

The Bank has comprehensive credit risk identification processes as part of due diligence on credit proposals.

The structure and organization of the Credit Risk Management Function: Credit Risk Management Structure in the Bank is as under-

i. Board of Directors
ii. Risk Management Committee of the Board (RMCB)
iii. Credit Risk Management Committee (CRMC)
iv. Model Review Technical Working Group (MRTWG)
v. General Manager-Risk Management Wing, H.O (Group Chief Risk Officer)
vi. Deputy General Manager (I&II), Risk Management Wing
vii. Credit Risk Management Department comprising of Credit Policy Section, Credit Analysis Cell and Credit Risk Management Section. The Credit Risk Management Section has three functional desks, the Credit Risk Management Desk, Credit Risk Rating Desk and Industry Research Desk.
viii. Model Development Team
ix. Model Validation Team (MVT)
x. Risk Management & Credit Review Section at Circle Offices & Regional Offices.

The scope and nature of risk reporting and / or measurement systems:

Bank has an appropriate credit risk measurement and monitoring processes. The measurement of risk is through a pre-sanction exercise of credit risk rating and scoring models put in place by the Bank. The Bank has a separate Risk Rating Policy for identifying the parameters under each of these risks as also assigning weighted scores thereto and rating them on a scale of I to VIII. Grade VIII or High Risk Grade III is termed as default grade. The risk rating policy also entails the guidelines on usage/mapping of ratings assigned by the recognized ECAIs (External Credit Assessment Institutions) for assigning risk weights for the eligible credit exposures as per the guidelines of the RBI on standardized approach for capital computation and also for pricing purposes.

The Bank has adopted ‘Standardized Approach’ for entire credit portfolio for credit risk measurement. The bank is endeavouring to move towards IRB approaches and made all necessary efforts in this regard.

The Bank has embarked upon implementation of a software solution to get system support for establishing a robust credit data warehouse for all MIS requirements, computation of Risk Weighted Assets (RWA), generate various credit related reports for review of exposure and monitoring, and conducting analysis of credit portfolio from various angles.

Policies for hedging and / or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants:

Bank primarily relies on the borrower's financial strength and debt servicing capacity while approving credits. Bank does not excessively rely on collaterals or guarantees as a source of repayment or as a substitute for evaluating borrower's creditworthiness. The Bank does not deny credit facilities to those assessed as credit worthy for mere want of adequate collaterals.

In order to manage the Bank’s credit risk exposure, the Bank has adopted credit appraisal and approval policies and procedures that are reviewed and updated by the Risk Management Wing at Head office in consultation with other functional wings. The credit appraisal and approval process is broadly divided into credit origination, appraisal, assessment and approval, and dispensation.

Corporate finance and project finance loans are typically secured by a first lien on fixed assets, normally consisting of property, plant and equipment. The Bank also takes security of pledge of financial assets like marketable securities and obtains corporate guarantees and personal guarantees wherever appropriate. Working Capital loans are typically secured by a first lien on current assets, which normally consist of inventory and receivables.

Bank has laid down detailed guidelines on documentation to ensure legal certainty of Bank's charge on collaterals.

The Bank's policy is to ensure portfolio diversification and evaluate overall exposure in a particular industry / sector in the light of forecasts of growth and profitability for that industry, and the risk appetite of the Bank. The Bank monitors exposures to major sectors of the economy and specifically exposure to various industries and sensitive sectors. Exposure to industrial activities is subjected to the credit exposure ceilings fixed by the Bank based on the analysis on performance of the industry. The Bank’s exposures to single and group borrowers as also substantial exposure is fixed as per the risk rating of the borrowers and monitored periodically in order to keep the exposure level within the prudential ceiling norms advised by Reserve Bank of India from time to time.

The credit origination is through the grass root level ably assisted by the branch net work, Regional Offices and Circle Offices and is on digital platform through loan origination system. The process of identification, application is carried out before commencing an in depth appraisal, due diligence and assessment.

The credit approval process is a critical factor and commences with the mandatory credit risk rating of the borrower as a pre sanction exercise. The measurement of Credit Risk associated with the borrower evaluates indicative factors like; borrowers’ financial position, cash flows, activity, current market trends, past trends, management capabilities, experience with associated business entities, nature of facilities etc. The credit sanctioning powers delegated to the various authorities based on internal risk rating categories of the borrower already put in place. In terms of the Ministry of Finance notifications, Bank has set up Credit Approval Committees at HO, Circle and Regional Office levels. The credit sanctioning powers of all the sanctioning authorities at administrative units (i.e., besides branch powers) are withdrawn and the committee approach for credit approval has been put in place. The Bank has in place specialized branches viz. Centralized Processing Units (CPUs), Retail Asset Hubs (RAHs) and SME Sulabhs at select cities to ease credit dispensation turnaround time and ensure specialized attention.

To enhance the control measures, a separate Credit Administration and Monitoring Wing is in place to undertake exclusive loan review, monitoring problem accounts, credit audit, etc. This ensures greater thrust on post sanction monitoring of loans and strengthen administering the various tools available under the Banks’ policies on loan review mechanism.

For effective loan review, the Bank has the following in place:

- Pre-release Audit System for compliance to sanction terms and conditions, obtention of stipulated collateral securities ensuring perfection of securities before disbursement etc.
- Credit Audit System to identify, analyze instances of non-compliance and rectification for all types of credit facilities sanctioned with credit limit of Rs. 1 crore and above.

- Review of loan sanctioned by each sanctioning authority by the next higher authority.
- Mid Term Review of borrowal accounts beyond a certain level of exposure.
- Monitoring of Special Mention Accounts (SMA) at various levels. formation of a Joint Lenders' Forum (JLF) and formulation of Corrective Action Plan (CAP) in the case of consortium/JLA accounts, for early rectification or restructuring
- Monitoring tools like Credit Monitoring Format (web-based), Quarterly Information Systems, Half Yearly Operation Systems, Stock Audits etc.
- Credit Monitoring Officers at branches in charge of monitoring functions.
- A framework has been developed outlining a corrective action plan that will incentivize early identification of problem account, timely restructuring of accounts which are considered to be viable and taking prompt steps by lenders for recovery or sale thereby revitalizing the distressed accounts in the Bank.
- In accordance with RBI Circular DBR NO. BP.BC.101/21.04.048/2017-18 Dated 12.02.2018, Bank has adopted guidelines and revised the framework of resolution of stressed assets. Under the revised framework, the eligible accounts, classified as Standard SMA, or substandard are identified for the resolution plan. The resolution plan includes, identifying the cash deficit and if required providing additional finance, restructuring and implementation of the resolution plan as soon as the account is reported to CRILC.

Definition and classification of Non-Performing Assets (NPAs):

The Bank classifies its advances (loans and credit substitutes in the nature of an advance) into performing and non-performing loans in accordance with the extant RBI guidelines. A non-performing asset (NPA) is a loan or an advance where:

- Interest and/or instalment of principal remain overdue for a period of more than 90 days in respect of a Term Loan.
- The account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC). An account should be treated as 'out of order' if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days. In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of Balance Sheet or credits are not enough to cover the interest debited during the same period.
- The bill remains overdue for a period of more than 90 days in the case of Bills Purchased and Discounted.
- The instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops, and for one crop season for long duration crops.
- The amount of liquidity facility remains outstanding for more than 90 days, in respect of securitisation transaction undertaken in terms of guidelines on securitisation dated February 1, 2006.

- In respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contracts, if these remain unpaid for a period of 90 days from the specified due date for payment.

Any amount due to Bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the Bank. Assets classification has been made borrower-wise and not facility-wise. In other words, when a particular facility of a borrower has become non-performing, all the facilities granted by the Bank to the borrower will be classified as NPA.

Irrespective of record of recovery, the bank identifies a borrower account as a NPA even if it does not meet any of the above mention criteria, where:

- Loan availed by a borrower are repeatedly restructured unless otherwise permitted by regulations;
- Loans availed by borrowers are classified as fraud;
- Project does not commence commercial operations within the timelines permitted under the RBI guidelines in respect of loans extended to a borrower for the purpose of implementing a project; and
- Any security in nature of debenture/bonds/equity shares issued by a borrower and held by the Bank is classified as non-performing investment.

For loans held at the overseas branches, identification of NPA is based on the home country regulations (RBI Guidelines) or the host country regulations (overseas branch regulator's guidelines), whichever is more stringent.

Further, NPA are classified into sub-standard, doubtful and loss assets based on the criteria stipulated by RBI. A sub-standard asset is one, which has remained as a NPA for a period less than or equal to twelve month. An asset is classified as doubtful if it has remained in the sub-standard category for more than 12 months. A loss asset is one where loss has been identified by the Bank or internal or external auditors or during RBI inspection but the amount has not been written off fully.

(ii) Quantitative Disclosures

(b) Total Gross Credit Risk Exposure:

		Amount (Rs. in Millions)
Particulars	**31.03.2019**	**31.03.2018**
Fund Based Exposures	4,449,405.00	4,014,744.01
Non-fund Based Exposures	792,770.62	720,358.71
Total Gross Credit Exposures	**5,242,175.62**	**4,735,102.72**

c) **Geographic Distribution of Exposures:**

Exposures	Amount (Rs. in Millions)			
	Fund Based Exposures		Non-fund Based Exposures	
	31.03.2019	**31.03.2018**	**31.03.2019**	**31.03.2018**
Domestic operations	4,196,062.49	3,717,146.98	775,816.18	691,219.37
Overseas operations	253,342.51	297,597.03	16,954.44	29,139.33
Total	**4,449,405.00**	**4,014,744.01**	**792,770.62**	**720,358.71**

(d) Industry Type Distribution of Exposures (Consolidated):

Amount (Rs in Millions)

Sl No.	INDUSTRY	Fund Based Exposure		Non Fund Based exposure	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
1.1	**Mining and Quarrying**	**42,983.60**	**34,619.37**	**5,322.70**	**13,919.85**
1.2	**Food Processing**	**133,179.10**	**151,850.08**	**3,925.70**	**6,413.96**
	1.2.1 Sugar	18,088.80	17,616.81	160.10	1,396.18
	1.2.2 Edible Oils and Vanaspati	7,405.60	7,241.56	25.10	73.04
	1.2.3 Tea	1,212.40	1,822.54	19.60	0.10
	1.2.4 Others	106,472.30	125,169.17	3,720.90	4,994.64
1.3	**Beverage & Tobacco**	**10,791.70**	**10,900.15**	**303.20**	**257.50**
1.4	**Textiles**	**175,479.70**	**205,999.40**	**9,472.60**	**11,275.78**
	1.4.1 Cotton Textiles	70,931.50	77,309.56	3,913.70	6,406.61
	1.4.2 Jute Textiles	3,780.30	3,724.11	168.80	416.71
	1.4.3 Other Textiles	100,767.90	124,965.74	5,390.10	4,452.46
1.5	**Leather & Leather Products**	**15,091.80**	**20,703.00**	**674.30**	**884.10**
1.6	**Wood and Wood Products**	**10,536.50**	**10,642.21**	**1,165.70**	**1,762.30**
1.7	**Paper & Paper Products**	**25,788.60**	**27,437.68**	**2,003.90**	**2,388.22**
1.8	**Petroleum, Coal Products and Nuclear Fuels**	**103,320.70**	**71,519.14**	**44,565.50**	**51,376.70**
1.9	**Chemicals and Chemical Products**	**61,859.80**	**60,276.34**	**9,784.60**	**15,123.94**
	1.9.1 Fertilizer	14,534.30	13,129.20	3,752.60	3,249.64
	1.9.2 Drugs & Pharmaceuticals	19,741.90	18,760.65	2,561.40	6,868.13
	1.9.3 Petro Chemicals	6,451.10	5,401.51	192.60	228.84
	1.9.4 Others	21,132.50	22,984.98	3,278.00	4,777.32
1.10	**Rubber, Plastic & their Products**	**20,283.80**	**21,643.71**	**2,580.60**	**2,899.07**
1.11	**Glass and Glassware**	**1,613.10**	**1,864.19**	**20.50**	**39.36**
1.12	**Cement and Cement Products**	**26,320.90**	**24,757.20**	**791.70**	**2,987.92**
1.13	**Basic Metal and Metal Products**	**300,469.00**	**303,816.70**	**38,933.90**	**48,388.35**
	1.13.1 Iron and Steel	240,696.90	247,184.01	26,540.00	35,196.77
	1.13.2 Other Metal and Metal Products	59,772.10	56,632.69	12,393.90	13,191.57
1.14	**All Engineering**	**114,979.10**	**112,676.46**	**151,093.70**	**136,554.60**

Amount (Rs in Millions)					
Sl No.	INDUSTRY	Fund Based Exposure		Non Fund Based exposure	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
	1.14.1 Electronics	11,235.50	9,986.45	8,637.10	8,214.29
	1.14.2 Electricity	35,453.60	35,479.70	75,356.60	65,387.06
	1.14.3 Others	68,290.00	67,210.31	67,100.00	62,953.25
1.15	**Vehicles, Vehicle Parts and Transport Equipments**	**39,201.50**	**41,973.30**	**6,738.30**	**10,701.79**
1.16	**Gems & Jewellery**	**21,937.60**	**35,829.19**	**5,534.60**	**735.65**
1.17	**Construction**	**71,057.00**	**65,322.20**	**117,003.60**	**113,655.50**
1.18	**Infrastructure**	**684,391.30**	**687,108.38**	**85,118.10**	**102,143.38**
	1.18.1 Power	373,513.00	408,110.50	50,061.30	68,110.40
	1.18.2 Telecommunications	47,743.90	54,381.22	18,289.80	18,307.62
	1.18.3 Roads	79,474.80	85,827.43	339.80	332.76
	1.18.4 Airports	11,796.51	12,329.30	300.10	155.90
	1.18.5 Ports	7,387.00	5,375.45	0.00	350.00
	1.18.6 Railways (other than Indian Railways)	49,369.04	47,331.20	7,918.59	9,478.10
	1.18.7 Other Infrastructure	115,107.04	73,753.28	8,208.51	5,408.60
1.19	**Other Industries**	**52,122.20**	**83,387.22**	**12,890.60**	**14,784.72**
	INDUSTRY (Total of Small, Medium and Large Scale)	**1,911,407.00**	**1,972,276.21**	**497,923.80**	**536,292.70**

Credit Exposure of industries where outstanding exposure is more than 5% of the Total Gross Credit Exposure of the Bank is as follows:

Sl. No	Industry	Total Exposure (Rs in Millions)	% of Total Gross Credit Exposure
1	Iron & Steel	267,236.90	5.10%
2	Power	423,574.30	8.08%

(e) Residual Contractual Maturity Breakdown of Assets:

Amount (Rs. in Millions)			
Time Bucket	Advances	Investments	Foreign Currency Assets
	31.03.2019	31.03.2019	31.03.2019
Day-1	228,278.36 (371,787.94)	1,389.02 (1,009.64)	138,383.10 (62,939.30)
2 to 7 days	119,618.54 (78,505.28)	77.26 (9,271.94)	15,055.60 (24,302.69)
8 to 14 days	126,601.91 (78,914.08)	2,813.49 (10,302.66)	14,282.00 (15,283.27)
15 to 30 days	328,050.06 (158,967.10)	2,348.84 (2,293.65)	32,060.30 (52,898.54)
31 days & upto 2 months	150,227.09 (152,219.79)	23,822.50 (3,527.21)	71,861.73 (83,229.66)
2 month & upto 3 months	213,306.53 (134,491.80)	40,111.25 (2,226.99)	52,785.02 (63,561.82)
Over 3 months & upto 6 months	378,230.49 (291,786.36)	64,462.92 (5,863.83)	71,299.34 (73,653.24)
Over 6 months & upto 1 year	465,281.44 (433,644.77)	87,141.68 (79,953.28)	79,738.40 (97,191.84)
Over 1 year & upto 3 years	961,469.40 (942,821.51)	197,110.51 (245,915.34)	25,560.10 (25,448.07)
Over 3 year & upto 5 years	502,035.97 (440,531.95)	121,271.05 (167,680.11)	55,491.40 (17,803.33)
Over 5 years	808,043.59 (737,074.11)	969,848.21 (884,726.15)	29,361.54 (35,275.85)
Without Maturity	0.00 (0.00)	32,714.72 (39,656.40)	0.00 (0.00)
Total	4,281,143.36 (3,820,744.68)	1,543,111.45 (1,452,427.20)	585,878.53 (551,587.61)

Note:

The figures in brackets () relates to previous year.

(f) Amount of Non-Performing Assets (Gross):

Sl. No	Items		Amount (Rs. in Millions) 31.03.2019	31.03.2018
a)	**Gross NPAs**		**394,440.30**	**476,985.30**
	▪	Sub-Standard	103,182.10	138,848.00
	▪	Doubtful 1	90,004.90	93,589.30
	▪	Doubtful 2	199,804.20	243,291.50
	▪	Doubtful 3	0.00	0.00
	▪	Loss	1,449.10	1,256.50
b)	**Net NPAs**		**229,861.93**	**285,932.30**
c)	**NPA Ratios**			
	▪	Gross NPAs to Gross Advances (%)	**8.83%**	**11.88%**
	▪	Net NPAs to Net Advances (%)	**5.37%**	**7.48%**
d)	**Movement of NPAs (gross)**			
	▪	Opening balance	476,985.30	344,067.40
	▪	Additions	154,890.30	247,951.60
	▪	Reductions	237,417.40	115,033.70
	▪	Closing Balance	**394,440.30**	**476,985.30**
e)	**Movement of Provisions for NPAs**			
	▪	Opening Balance	189,504.80	125,340.00
	▪	Provisions made during the period	135,328.40	147,500.70
	▪	Write-off	162,855.60	82,854.20
	▪	Write back of excess provisions	0.00	623.30
	▪	Adjustment towards Exchange Fluctuations	463.90	66.20
	▪	Closing Balance	162,441.50	189,429.40
f)	**Amount of Non-Performing Investments**		19,607.45	21,979.61
g)	**Amount of Provisions held for Non-Performing Investments**		17,974.05	12,966.81
h)	**Movement of Provisions for Depreciation on Investments**			
	▪	Opening Balance	12,966.81	3526.21
	▪	Provisions made during the period	6,454.81	9,632.60
	▪	Write-off	0.00	0.00
	▪	Write Back of excess Provisions	1,447.57	192.00
	▪	Closing Balance	17,974.05	12,966.81

i) By major Industry or Counter party type

Amount (Rs in Millions) as at 31.03.2019				
Sl. No	**Industry /counterparty**	**Gross NPA**	**Specific & General Provisions**	**Specific provisions and write offs during the current period.**
1	Basic Metal & Metal Products	74,290.20	22,969.50	10,113.80
2	Textiles	8,731.20	2,760.20	5,205.10
3	Construction	13,291.70	8,979.30	8,820.30
4	Infrastructure	78,659.10	28,702.30	42,794.30
5	Food Processing	16,468.10	7,656.20	3,708.40

j) By Significant Geographical area wise

Amount (Rs. in Millions) as at 31.03.2019			
Sl. No	**Significant Geographical area**	**Gross NPA**	**Specific & General Provisions***
1	Domestic	363,850.16	160,742.90
2	Overseas	30,590.14	1,698.60

*Outstanding provision for NPA as at 31.03.2019

- **Portion of General Provision that is not allocated to a geographical area - NA**

TABLE DF – 4: CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

(i) Qualitative Disclosures

(a) FOR PORTFOLIOS UNDER THE STANDARDIZED APPROACH:

- The Bank has recognized following credit rating agencies for the purpose of rating of an exposure & assigning risk weights for computation of capital charge under standardized approach.

Domestic Credit Rating Agencies:

- Brickwork Ratings India Private Limited (Brickwork),
- Credit Analysis & Research Limited (CARE),
- CRISIL Limited,
- ICRA Limited,
- India Ratings and Research Private Limited (Formerly FITCH India)
- INFOMERICS Valuation and Rating Pvt. Ltd. (INFOMERICS)
- Acuité Ratings & Research Limited

International Credit Rating Agencies:

- Standard & Poor,
- Moody's,
- FITCH

- **Types of exposure for which each agency is used:**

All the above agencies are recognized for rating all types of exposures.

A description of the process used to transfer public issue ratings onto comparable assets in the banking books:

- The Bank uses only publicly available solicited ratings that are valid and reviewed by the recognized External Credit Rating Agencies, referred as External Credit Assessment Institutions (ECAI).
- Bank uses Bank Loan Rating for risk weighting the borrower's exposures. Where Issuer Rating is available, the Bank uses such ratings unless the bank loan is specifically rated.
- The Bank does not simultaneously use the rating of one ECAI for one exposure and that of another ECAI for another exposure of the same borrower, unless the respective exposures are rated by only one of the chosen ECAIs. Further, the Bank does not use rating assigned to a particular entity within a corporate group to risk weight other entities within the same group.
- Running limits such as Cash Credit are treated as long term exposures and accordingly, long term ratings are used for assigning risk weights for such exposures.
- While mapping/applying the ratings assigned by the ECAIs, the Bank is guided by regulatory guidelines/Bank's Board approved Policy.

- Where exposures/ borrowers have multiple ratings from the chosen ECAIs, the Bank has adopted the following procedure for risk weight calculations:
  - If there are two ratings accorded by chosen ECAIs, which map into different risk weights, the higher risk weight is applied.
  - If there are three or more ratings accorded by the chosen ECAIs which map into different risk weights, the ratings corresponding to the lowest 2 ratings are referred to and higher of those two risk weights is applied.

(ii) Quantitative Disclosures

(b) Amount of the Bank's Exposures – Bank's Outstanding (Rated & Unrated) in Major Risk Buckets – under Standardized Approach, after factoring Risk Mitigants (i.e. Collaterals):

Sl No	Particulars	Amount (Rs. in Millions)			
		FUND BASED		NON-FUND BASED	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
1	Below 100% Risk Weight	4,550,844.42	4,017,883.37	813,267.41	711,007.31
2	100% Risk Weight	764,044.76	910,579.55	503,410.73	723,057.51
3	More than 100% Risk Weight	943,119.04	503,267.37	182,095.12	180,240.16
4	Deducted (Risk Mitigants)	564,806.41	491,864.28	115,377.98	203,867.54
5	**TOTAL**	**5,693,201.81**	**4,939,274.45**	**1,383,395.28**	**1,410,437.44**

TABLE DF – 5: CREDIT RISK MITIGATION – DISCLOSURES FOR STANDARDIZED APPROACHES

(i) Qualitative disclosures

Policies and processes for collateral valuation and management: The Bank is having a Board approved collateral management policy which lays down the process, objectives, accepted types of collaterals and the framework including suitable management information system for effective collateral management. The Collaterals and guarantees properly taken and managed that would serve to:

- mitigate the risk by providing secondary source of repayment in the event of borrower's default on a credit facility due to inadequacy in expected cash flow or not;
- gain control on the source of repayment in the event of default;
- provide early warning of a borrower's deteriorating repayment ability; and
- Optimize risk weighted assets and to address Residual Risks adequately.

Bank uses a number of techniques to mitigate the credit risks to which they are exposed. The revised approach allows banks in India to adopt the Comprehensive Approach (under both the Standardized and IRB approaches) which allows fuller offset of collateral against exposures by effectively reducing the exposure amount by the value ascribed to the collateral. Under this approach, banks, which take eligible financial collateral, are allowed to reduce their credit exposure to the counterparty when calculating their capital requirements by taking into account the risk mitigating effect of the collateral.

Collateral Management process and practices of the Bank cover the entire activities comprising security and protection of collateral value, validity of collaterals and guarantees, and valuation / periodical inspection.

Valuation: Both the Fixed and the Current Assets obtained to secure the loans granted by the Bank are subjected to valuation by valuers empanelled by the Bank. Monetary limits of the accounts, asset classification of the borrower, which is to be subjected to valuation, periodicity of valuation, are prescribed in the Bank's policy guidelines. Bank reviews the guidelines on valuation periodically.

Description of the main types of collateral taken by the Bank: The collateral commonly used by the Bank as risk mitigants comprises of Financial Collaterals (i.e. Cash, Bank deposits, Life Insurance policies, NSC, KVP, Government securities issued directly / by postal departments, equity shares of limited companies other than the Bank and approved by the Bank, debentures, units of mutual funds, debt securities etc.), different categories of moveable assets and immoveable assets / properties etc. However, for the purpose of computation of capital required under Standardized Approach, certain specific financial collaterals have been recognized as eligible collateral.

Main types of Guarantor counterparty and their creditworthiness: Bank obtains/ accepts guarantees of sovereign, sovereign entities (including BIS, IMF, European Central Bank and European community as well as Multilateral Development Banks, ECGC and CGTMSE). Besides this, Bank also obtains Personal or Corporate guarantee having adequate net worth, as an additional comfort for mitigation of credit risk which can be translated into a direct claim on the guarantor, and are unconditional and irrevocable. The Creditworthiness of the guarantor is normally not linked to or affected by the borrower's financial position. The Bank also accepts guarantee given by State / Central Government as a security comfort. Such Guarantees remain continually effective until the facility covered is fully repaid or settled or released.

Credit Risk Mitigation recognized by the Bank for the purpose of reducing capital requirement under New Capital Adequacy Framework (Basel III Norms): The Bank has recognized Cash, Bank's own Deposits, Gold & Gold Jewellery as Credit Risk Mitigations for the purpose of reducing capital requirement under the New Capital Adequacy Framework (Basel III Norms).

Information about risk concentration within the mitigation taken: The Bank has already initiated steps for putting in place a data warehouse for a robust Management Information System (MIS) to facilitate management of Credit Risk and evaluation of effectiveness of collateral management including risk concentrations of collaterals.

The Bank follows the Internal Capital Adequacy Assessment Process and evaluates the Pillar II risks on a quarterly basis.

(ii) Quantitative Disclosures

Sl. No.	PARTICULARS	Amount (Rs. in Millions)	
		31.03.2019	**31.03.2018**
(b)	The total exposure (after, where applicable, on- or off balance sheet netting) that is covered by eligible financial collateral after the application of haircuts for each separately disclosed credit risk portfolio.	671,764.06	557,758.35
(c)	The total exposure (after, where applicable, on- or off-balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI) for each separately disclosed portfolio	412,701.13	412,814.05

TABLE DF – 6: SECURITIZATION EXPOSURES: DISCLOSURE FOR STANDARDIZED APPROACH

(i) Qualitative disclosures w.r.t. Buy-out of the Portfolio by way of direct assignment of Cash Flow

The policy guidelines cover guidelines involving transfer of assets through Securitisation and direct assignment of cash flows and are on without recourse basis.

The guidelines to banks on securitisation of standard assets contain:

- The provisions relating to securitization of assets.
- Stipulations regarding transfer of standard assets through direct assignment of cash flows.

The bank's existing policy guidelines deals with purchase of pools from an originator (Bank/NBFC/FI). Purchase of assets through Direct Assignment of cash flows from originating NBFCs/Banks/FIs shall be only from those rated 'AA' and above. The Bank shall purchase a portfolio or a part of portfolio of standard assets under Housing Loan; Loans Against Property and MSME sanctioned at floating rates only.

Policy sets out requirements like restrictions on purchase of loans; constitution of eligible borrowers in the pool; standards for due diligence - KYC compliance, requirements to be complied with prior to disbursement in respect of borrowers in the purchased pool of assets; due diligence of the originator, Stress testing; credit monitoring.

Bank can purchase loans from other banks/FIs/NBFCs in India only if the seller has explicitly disclosed to the bank that it will adhere to the Minimum Retention Requirement on an ongoing basis and disclosed the adherence to the Minimum holding period criteria as prescribed in the policy.

The bank monitors the purchase transactions on an ongoing basis at certain intervals and takes appropriate action wherever required. The general prescription laid down in the Master policy on Credit Risk Management with regard to loan review mechanism and monitoring is applicable to securitization transactions.

The exposure to the originator shall be within the prudential exposure ceilings stipulated by the Bank.

(ii) Quantitative Disclosures

(i) Banking Book:

Amount (Rs. in Millions)

Sl No	PARTICULARS	31.03.2019	31.03.2018
(d)	The total amount of exposures securitized by the Bank.	Nil	Nil
(e)	For exposures securitized losses recognized by the Bank during the current period broken by the exposure type (e.g. Credit Cards, Housing Loans, Auto Loans etc. detailed by underlying security):	Nil	Nil
(f)	Amount of assets intended to be securitized within a year	Nil	Nil
(g)	Of (c), amount of assets originated within a year before Securitisation.	Nil	Nil
(h)	The total amount of exposures securitized (by exposure type) and unrecognized gain or losses on sale by exposure type	Nil	Nil
(i)	Aggregate amount of:		
	• On-balance sheet Securitisation Exposures retained or purchased broken down by exposure type:	Nil	Nil
	• Off-balance sheet Securitisation Exposures broken down by exposure type	Nil	Nil
(j)	(i) Aggregate amount of Securitisation Exposures retained or purchased and the associated capital charges, broken down between exposures and further broken down into different risk weight bands for each regulatory capital approach.	Nil	Nil
	(ii) Exposures that have been deducted entirely from Tier 1 Capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type).	Nil	Nil

(ii) Trading Book:

(Amount Rs. In Millions)

Sl. No	PARTICULARS	31.03.2019	31.03.2018
(k)	Aggregate amount of exposures Securitized by the Bank for which the Bank has retained some exposures and which is subject to the Market Risk approach, by exposure type.	19,493.30	19,678.36
(l)	Aggregate amount of:		
	• On-balance sheet Securitisation Exposures retained or purchased broken down by exposure type; and	19,493.30	19,678.36
	• Off-balance sheet Securitisation Exposures broken down by exposure type	NIL	NIL
(m)	Aggregate amount of Securitisation Exposures retained or purchased separately for:		
	• Securitisation Exposures retained or purchased subject to Comprehensive Risk Measure for Specific Risk; and	19,493.30	19,678.36
	• Securitization Exposures subject to the securitisation framework for Specific Risk broken down into different risk weight bands.		

Sl No	Risk Weight Bands	Exposure	
		31.03.2019	**31.03.2018**
1	< 100% Risk Weight	0.00	0.00
2	100% Risk Weight	0.00	0.00
3	> 100% Risk Weight	19,493.30	19,678.36
4	**Total**	**19,493.30**	**19,678.36**

Sl. No	PARTICULARS	31.03.2019	31.03.2018
(n)	Aggregate amount of:		
	• The capital requirements for the Securitisation Exposures, subject to the securitisation framework broken down into different risk weight bands.		

Sl No	Risk Weight Bands	Capital Requirement	
		31.03.2019	**31.03.2018**
1	< 100% Risk Weight	0.00	0.00
2	100% Risk Weight	0.00	0.00
3	> 100% Risk Weight	1,928.81	1,857.56
4	**Total**	**1,928.81**	**1,857.56**

Sl. No	PARTICULARS	31.03.2019	31.03.2018
	• Securitisation Exposures that are deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type).	NIL	NIL

TABLE DF – 7: MARKET RISK IN TRADING BOOK

(i) Qualitative disclosures

Strategies and processes: The overall objective of market risk management is to create shareholder value by improving the Bank's competitive advantage and reducing loss from all types of market risk loss events.

- While overall leadership and control of the risk management framework is provided by Risk Management Wing, the business units are empowered to set strategy for taking risks and manage the risks.
- All issues or limit violations of a pre-determined severity (materiality, frequency, nature) are escalated to the Risk Management Wing where the actions to address them are determined by the appropriate authorities. The business units are responsible for implementing the decision taken.

The process aims to:

- Establish a pro-active market risk management culture to cover market risk activities.
- Comply with all relevant legislation and regulatory requirements relating to Market Risk.
- Develop consistent qualities in evolving policies & procedures relating to identification, measurement, management, monitoring, controlling and reviewing of Market Risk.
- Establish limit structure and triggers for various kinds of market risk factors.
- Establish efficient monitoring mechanism by setting up a strong reporting system.
- Adopt independent and regular evaluation of the market risk measures.

The structure and organization of the relevant risk management function: Market Risk Management structure of the Bank is as under–

- Board of Directors
- Risk Management Committee of the Board
- Market Risk Management Committee (MRMC)
- General Manager – RM Wing (Group Chief Risk officer)-Head Office
- Market Risk Management Department, Risk Management Wing, HO
    - Integrated Mid Office
    - Mid Office – Integrated Treasury

The scope and nature of risk reporting and/or measurement systems:

- The Bank has put in place various exposure limits for market risk management such as Overnight limit, Intraday limit, Aggregate Gap limit, Stop Loss limit, VaR limit, Broker Turnover limit, Capital Market Exposure limit, Product-wise Exposure limit, Issuer-wise Exposure limit, etc.
- A risk reporting system is in place for monitoring the risk limits across different levels of the Bank from trading desk to the Board level.
- The rates used for marking to market for risk management or accounting purposes are independently verified.
- The reports are used to monitor performance and risk, manage business activities in accordance with the Bank's strategy.
- The reporting system ensures timelines, reasonable accuracy with automation, highlight portfolio risk concentrations, and include written commentary.
- The detailed risk reports enhance the decision-making process.
- Dealing room activities are centralized, and system is in place to monitor the various risk limits.
- The reporting formats & the frequency are periodically reviewed to ensure that they suffice for risk monitoring, measuring and mitigation requirements of the Bank.

Policies for hedging and/or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/mitigants: Various Board approved policies viz., Policy for Market Risk (Including Country risk management and Counterparty Bank risk management), Investment Policy and Policy for Forex dealing & Trading Operations are put in place for Market risk management. Policy for Market Risk provides the framework for risk assessment, identification and measurement and mitigation, risk limits & triggers, risk monitoring and reporting.

The Bank has developed an internal model for country risk rating based on various parameters like GDP growth, inflation, trade balance etc for risk categorization of the countries to allocate limit for taking exposure to various countries.

The Bank has in place a scoring model for categorization of foreign banks. The various exposure limits are set based on the points secured by the counterparty banks as per the scoring matrix.

(ii) Quantitative Disclosures

Sl. No	Particulars	Amount of capital requirement (Rs in Millions)	
		31.03.2019	31.03.2018
(a)	Interest Rate Risk	19,092.42	19,627.47
(b)	Equity Position Risk	5,701.49	9,769.83
(c)	Foreign Exchange Risk	73.41	73.41

TABLE DF – 8: OPERATIONAL RISK

(i) Qualitative Disclosures

Strategies and processes: The Operational Risk Management process of the Bank is driven by a strong organizational culture and sound operating procedures, involving corporate values, attitudes, competencies, internal control culture, effective internal reporting and contingency planning. Policies are put in place for effective management of Operational Risk in the Bank.

The structure and organization of the relevant risk management function: The Operational Risk Management Structure in the Bank is as under:

- Board of Directors
- Risk Management Committee of the Board (RMCB)
- Operational Risk Management Committee (ORMC)
- Head / General Manager – Risk Management / Group Chief Risk Officer (GCRO)
- Operational Risk Management Department (ORMD), HO
- Executives at Circles overseeing Risk Management Section.
- Risk Management Sections at Circles.

The scope and nature of risk reporting and/or measurement systems: The Risk reporting consists of operational risk loss incidents / events occurred in branches / offices relating to people, process, technology and external events. The data collected from different sources are used for analyzing the root cause / gaps in the system and thereby improve / strengthen the laid down systems and procedures. The loss incidents are also incorporated in loss data base which shall be used for computing Operational risk Capital Charge on migrating to Advanced Measurement Approach (AMA).

Policies for hedging and/or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/mitigants: Bank has put in place policies for management of Operational Risk management. The policy framework contains various aspects of Operational risk management such as identification, management, monitoring & mitigation of Operational risk areas.

In order to address risks involved in Outsourcing of activities, bank has put in place policies for management of Outsourcing Risk.

Operational Risk capital assessment: The Bank has adopted Basic Indicator Approach for calculating capital charge for Operational Risk.

Bank intends to migrate to the Advanced Measurement Approach ("AMA").

Quantitative Disclosure: The capital requirement for Operational Risk under Basic Indicator Approach is Rs 32,321.79 Millions.

TABLE DF – 9: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

(i) Qualitative Disclosures

Interest Rate Risk in Banking Book (IRRBB)

Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from adverse movements in interest rates. With change in interest rates the underlying value of Bank's assets, liabilities and off-balance sheet items also gets altered and so its economic value.

Changes in interest rates also affect a bank's earnings or net interest income (NII) in the short term – on account of re-pricing gaps between its rate sensitive assets and rate sensitive liabilities. Three main types of interest rate risk include:

(a) Gap risk arises from the term structure of banking book instrument and the extent of re-pricing gap between rate sensitive assets (RSA) and rate sensitive liabilities (RSL).

(b) Basis risk – the impact of relative changes in interest rates for RSA and RSL that have similar re-pricing but are linked to different interest rate curve.

(c) Option risk in the Bank mainly arises from explicit or embedded options in a bank's assets, liabilities and/or off-balance sheet items, where the bank or its customer can alter the level and timing of their cash flows.

Organizational Framework

The Board of Directors approves the broad business strategy and overall policies governing the IRRBB. It is responsible for setting appropriate limits, adequate systems and standards for measuring.

Monitoring and management of IRRBB is delegated to the Asset Liability Management Committee (ALCO) and is responsible for adherence to the policies and business strategy as per the risk limit articulated in terms of both earnings and economic value by the Board of Directors. Basing on the likely interest rate movement, the ALCO decides on the business mix, strategy to manage and control the risk by taking early remedial actions.

Strategies and Processes

The Bank strives to match the re-pricing gap between its rate sensitive assets and rate sensitive liabilities including off-balance sheet items across significant currencies. Interest rate risk in banking book is measured and monitored using Traditional Gap Analysis (TGA) and the Duration Gap Analysis (DGA) to Bank's global position on a monthly basis.

Using TGA approach, the re-pricing gaps between RSA and RSL are measured and monitored across different time bands. The re-pricing gap may impact Bank's earning for adverse rate movement in the short term up to one year. It is assessed by giving parallel rate shocks and is monitored against the set tolerance limit termed Earning at Risk.

Under DGA approach, the change in the value of Bank's assets less liability for a given interest rate shock is assessed using modified duration approach. The extent of the gap between modified duration of RSA and RSL gives the prospective change in the value of assets less liability to the net-worth of the Bank termed as change in Market Value of Equity (MVE). MVE under IRRBB is measured and monitored against the set limit.

(ii) Quantitative Disclosures

EARNINGS AT RISK

The following table presents the impact on net interest income of the Bank for an assumed parallel shift of 100 bps in interest rate up to one year across currencies as at 31.03.2019.

		Amount (Rs. in Millions)
Currencies	**Change in interest rate up to 1 Year**	
	-100 bps	**+100 bps**
INR	(2324.30)	2324.30
USD	(736.10)	736.10
Others	(486.80)	486.80
Total	**(3547.20)**	**3547.20**

MARKET VALUE OF EQUITY

The table reveals the impact on Market Value of Equity for an assumed rate shock of 200 bps on the Banking Book as at 31.03.2019

	-200 bps	**+200 bps**
Change in Market Value of Equity	8.64%	(8.64%)

TABLE DF – 10: GENERAL DISCLOSURE FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK

(i) Qualitative Disclosures

Bank's policy on Counterparty Credit Risk Management sets out the standards and guidelines for Counterparty Credit Risk Management at the Bank. Through this policy the bank shall establish its standards and guidelines for identification of CCR in market traded instruments covering various components and relevant sources of risks. This addresses Pre-settlement Risk, Settlement Risk and Wrong Way Risk.

Bank's limit setting and monitoring is primarily covered across existing policies such as Loan Policy, Credit Risk Management Policy, Investment Policy, Market Risk Management Policy (includes exposure limits for Counterparty Banks) and Policy on Off- Balance Sheet Exposure.

(ii) Quantitative disclosure

Amount (Rs. in Millions)

Sl No	Particulars	Notional Amount		Current Exposure	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
1	Foreign Exchange Contracts	2,172,107.78	1,889,227.70	41,293.13	13,307.91
2	Cross Currency Interest rate Swaps	0.00	0.00	0.00	0.00
3	Single Currency Interest Rate Swaps	13,831.17	32,583.19	0.00	0.00
4	**Total**	**2,185,938.95**	**1,921,810.89**	**41,293.13**	**13,307.91**

TABLE DF – 11: COMPOSITION OF CAPITAL

Part I: Basel III common disclosure template (To be used from March 31, 2017)

	Items	(Rs. in millions)	Ref No
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	127,639.27	a=a1+a2
2	Retained earnings	164,059.51	b=b1+b2+b3+b4
3	Accumulated other comprehensive income (and other reserves)	48,012.98	n=n1+n2+n3
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	144.59	c1
6	**Common Equity Tier 1 capital before regulatory adjustments**	339,856.34	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Intangibles (net of related tax liability)	1,983.05	d
10	Deferred tax assets	33,505.74	
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-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	547.85	e
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)	-	

Items		(Rs. in millions)	Ref No
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)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financial entities	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments (26a+26b+26c+26d)	4,867.40	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	4,845.00	f1
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	22.40	f2
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-	
26d	of which: Unamortised pension funds expenditures	-	h
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**	40,904.04	
29	**Common Equity Tier 1 capital (CET1)**	298,952.30	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	25,000.00	i2
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)	25,000.00	

Items		(Rs. in millions)	Ref No
33	*Directly issued capital instruments subject to phase out from Additional Tier 1*	4,047.90	i1
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)	27.11	c2
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	**Additional Tier 1 capital before regulatory adjustments**	29,075.01	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	3,534.82	j
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)	-	
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**	3,534.82	
44	**Additional Tier 1 capital (AT1)**	25,540.19	
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44)**	324,492.50	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	74,000.00	k2

Items		(Rs. in millions)	Ref No
47	*Directly issued capital instruments subject to phase out from Tier 2*	2,000.00	k1
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)	33.80	c3
49	*of which*: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	24,423.09	l=l1+l2+l3+l4
51	**Tier 2 capital before regulatory adjustments**	100,456.89	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	361.65	m
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 in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
56a	*of which*: Investments in the Tier 2 capital of unconsolidated subsidiaries	-	
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**	361.65	
58	**Tier 2 capital (T2)**	100,095.24	
59	**Total Capital (TC = T1 + T2) (45 + 58)**	424,587.74	
60	**Total risk weighted assets (60a + 60b + 60c)**	3,541,078.74	
60a	*of which*: total credit risk weighted assets	3,015,202.70	
60b	*of which*: total market risk weighted assets	228,664.11	
60c	*of which*: total operational risk weighted assets	297,211.93	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	8.44%	
62	Tier 1 (as a percentage of risk weighted assets)	9.16%	

	Items	(Rs. in millions)	Ref No
63	Total capital (as a percentage of risk weighted assets)	11.99%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirements, expressed as a percentage of risk weighted assets)	7.38%	
65	*of which: capital conservation buffer requirement*	1.88%	
66	*of which: bank specific countercyclical buffer requirement*	0.00	
67	*of which: G-SIB buffer requirement*	0.00	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	2.94%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	12,301.05	
73	Significant investments in the common stock of financial entities	4,305.36	
74	Mortgage servicing rights (net of related tax liability)	0.00	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0.00	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	24,423.09	
77	Cap on inclusion of provisions in Tier 2 under standardized approach	37,690.03	
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	-	

Items		(Rs. in millions)	Ref No
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*	NA	
81	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	NA	
82	*Current cap on AT1 instruments subject to phase out arrangements*	4,047.90	
83	*Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)*	9,445.10	
84	*Current cap on T2 instruments subject to phase out arrangements*	2,000.00	
85	*Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)*	-	

TABLE DF – 12: COMPOSITION OF CAPITAL – RECONCILIATION REQUIREMENTS

Step 1

			Rs in Mn
	Particulars	**Balance sheet as in Financial Statements**	**Balance sheet under regulatory scope of Consolidation**
		As at 31st March 2019	**As at 31st March 2019**
A	**Capital & Liabilities**		
i	Paid-up Capital	7,532.45	7,532.45
	Reserves & Surplus	369,359.94	356,270.48
	Minority Interest	6,678.73	1,261.01
	Total Capital	383,571.12	365,063.94
ii	Deposits	5,991,230.17	5,991,812.33
	of which: Deposits from banks	308,763.22	308,763.22
	of which: Customer deposits (Excluding Terms Deposits)	1,744,602.50	1,744,979.64
	of which: Term Deposits – Others	3,937,864.45	3,938,069.47
iii	Borrowings	410,426.39	410,426.39
	of which: From RBI	19,500.00	19,500.00
	of which: From banks	156,797.09	156,797.09
	of which: From other institutions & agencies	106,636.30	106,636.30
	of which: Unsecured Redeemable Bonds	127,493.00	127,493.00
iv	Other liabilities & provisions	332,600.39	188,786.25
	Total	**71,17,828.07**	**69,56,088.91**
B			
i	Cash and balances with Reserve Bank of India	299,214.30	299,212.30
	Balance with banks and money at call and short notice	366,098.07	363,640.93
ii	Investments:	1,686,780.52	1,530,939.79
	of which: Government securities	1,401,462.83	1,369,275.22
	of which: Other approved securities	12,650.98	14.99
	of which: Shares	75,873.44	18,375.01
	of which: Debentures & Bonds	135,591.79	99,190.18
	of which: Subsidiaries / Joint Ventures / Associates	13,535.79	6,231.53
	of which: Others (Commercial Papers, Mutual Funds etc.)	47,665.69	37,852.87
iii	Loans and advances	4,281,147.71	4,281,143.36
	of which: Loans and advances to banks	46,505.05	46,505.05
	of which: Loans and advances to customers	4,234,642.66	4,234,638.31

iv	Fixed assets	84,327.78	84,178.90
	of which: Intangible Assets	1,983.05	1,983.05
v	Other assets	400,259.69	396,973.63
	of which: Deferred tax assets	33,879.03	17,746.34
vi	Goodwill on consolidation	Nil	Nil
vii	Debit balance in Profit & Loss account	Nil	Nil
	Total Assets	**7,117,828.09**	**6,956,088.91**

Step 2

				` in Mn
	Particulars	**Balance sheet as in Financial Statements**	**Balance sheet under regulatory scope of Consolidation**	**Ref No.**
A	**Capital & Liabilities**	**As at 31st March, 2019**	**As at 31st March, 2019**	
i	Paid-up Capital	7,532.45	7,532.45	
	of which: Amount eligible for CET1	7,532.45	7,532.45	a1
	of which: Amount eligible for AT1	0.00	0.00	
	Reserves & Surplus	369,359.94	356,270.48	
	of which:			
	- Statutory Reserve	84,014.20	84,014.20	b1
	- Share Premium	121,356.82	120,106.82	a2
	- Capital Reserve	24,886.70	24,886.71	b2
	- Revenue Reserve	30,219.54	15,158.60	b3
	- Special Reserve	40,000.00	40,000.00	b4
	- Foreign Currency Translation Reserve	1,666.47	1,666.47	n1 (75%)
	- Revaluation Reserve	64,481.74	64,481.74	n2 (45%)
	- Investment Reserve Account	5,658.00	5,658.00	l2
	- Capital Reserve on Consolidation	27.92	25.40	
	Minority Interest	6,678.73	1,261.01	
	of which eligible for Common Equity Tier 1		144.59	c1
	of which eligible for Additional Tier 1		27.11	c2
	of which eligible for Tier 2		33.80	c3
	Total Capital	383,571.12	365,063.94	
ii	Deposits	5,991,230.17	5,991,812.33	
	of which: Deposits from banks	308,763.22	308,763.22	
	of which: Customer deposits (Excluding Term Deposits)	1,744,602.50	1,744,979.64	
	of which: Term Deposits - Others	3,937,864.45	3,938,069.47	

iii	Borrowings	410,426.39	410,426.39	
	of which: From RBI	19,500.00	19,500.00	
	of which: From banks	156,797.09	156,797.09	
	of which: From other institutions & agencies	106,636.30	106,636.30	
	of which: Unsecured Redeemable Bonds	127,493.00	127,493.00	
	of which: Eligible AT 1 Instruments	4,047.90	4,047.90	i1
	of which: Eligible AT 1 Instruments not subject to phased out	25,000.00	25,000.00	i2
	of which: Eligible Tier II Bonds	2,000.00	2,000.00	k1
	of which: Eligible Tier II Bonds not subject to phased out	74,000.00	74,000.00	k2
iv	Other liabilities & provisions	332,600.39	188,786.25	
	of which: DTLs related to goodwill	0.00	0.00	
	of which: DTLs related to intangible assets	0.00	0.00	
	of which: Standard Assets Provision	18,431.49	18,431.49	l1
	of which: Country Risk Provision	231.10	231.10	l3
	of which: Unhedged foreign currency exposure provision	102.50	102.50	l4
	Total	**7,117,828.07**	**6,956,088.91**	
B				
i	Cash and balances with Reserve Bank of India	299,214.30	299,212.30	
	Balance with banks and money at call and short notice	366,098.07	363,640.93	
ii	Investments	1,686,780.52	1,530,939.79	
	of which: Government securities	1,401,462.83	1,369,275.22	
	of which: Other approved securities	12,650.98	14.99	
	of which: Shares	75,873.44	18,375.01	
	of which: Eligible Reciprocal Cross Holding in CET 1 Capital instruments	547.85	547.85	e
	of which: Debentures & Bonds	135,591.79	99,190.18	
	of which: Eligible Reciprocal Cross Holding in AT1 capital instruments	3,534.82	3,534.82	j
	of which: Eligible Reciprocal Cross Holding in Tier 2 capital instruments	361.65	361.65	m
	of which: Subsidiaries / Joint Ventures / Associates	13,535.79	6,231.53	
	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	4,845.00	4,845.00	g=f1+f2
	of which: Investments in the equity capital of the unconsolidated Non financial subsidiaries	22.40	22.40	
	of which: Others (Commercial Papers, Mutual Funds etc.)	47,665.69	37,852.87	
iii	Loans and advances	4,281,147.71	4,281,143.36	

	of which: Loans and advances to banks	46,505.05	46,505.05	
	of which: Loans and advances to customers	4,234,642.66	4,234,638.31	
iv	Fixed assets	84,327.78	84,178.90	
	of which: Eligible amount of Intangible assets	1,983.05	1,983.05	d
v	Other assets	400,259.69	396,973.63	
	of which: Goodwill and intangible assets	0.00	0.00	
	of which: Deferred tax assets	33,879.03	17,746.34	n3
	of which: Unamortised Pension and Gratuity	0.00	0.00	h
vi	of which: Goodwill on consolidation	0.00	0.00	
vii	of which: Debit balance in Profit & Loss account	0.00	0.00	
	Total Assets	**7,117,828.07**	**6,956,088.91**	

Step 3

Extract of Basel III common disclosure template (with added column) – Table DF-11 (Part I/ Part II whichever applicable)			
Common Equity Tier 1 capital: instruments and reserves			
	Particulars	**Component of regulatory capital reported by bank**	**Source based on reference number/ letters of the balance sheet under the regulatory scope of consolidation from step 2**
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	127,639.27	a1+a2
2	Retained Earnings	164,059.51	b1+b2+b3+b4
3	Accumulated other comprehensive income (and other reserves)	48,012.98	n1+n2+n3
4	Directly issued capital subject to phase out from CET 1 (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	144.59	c1
6	Common Equity Tier 1 capital before regulatory adjustments	339,856.34	
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)	-	

DF – 13: MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

1. INSTRUMENT: Equity Shares

Disclosure template for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN - INE476A01014
3	Governing law(s) of the instrument	Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and Canara Bank (Shares and Meetings) Regulations, 2000
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Equity Shares
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	7,532.45
9	Par value of instrument	7,532.45 (Face Value – Rs. 10/- per share)
10	Accounting classification	Equity Share Capital
11	Original date of issuance	Various dates as given in the annexure below
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Not Applicable
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Not Applicable
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Not Applicable
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable

28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	No
31	If write-down, write-down triggers (s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinated claim in liquidation
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

Annexure:

Sl. No	**Year**	**Particulars**	**Cumulative number of Equity Shares**
1	31.03.1999	Held by Government of India	300,000,000
2	14.12.2002	Initial Public Offer (IPO) Placement of Equity Shares	410,000,000
3	15.03.2011	Qualified Institutional Placement (QIP)	443,000,000
4	31.12.2013	Preferential Allotment to Government of India	461,258,837
5	31.03.2015	Preferential Allotment to Government of India	475,196,971
6	12.05.2015	Preferential Allotment to Life Insurance Corporation of India/Schemes of LIC	515,196,971
7	30.09.2015	Preferential Allotment to Government of India	542,991,054
8	27.03.2017	Right issue of share	597,290,159
9	29.01.2018	Preferential Allotment to Government of India	733,244,775
10	05.02.2019	Employee Share Purchase Scheme	20,000,000

केनरा बैंक Canara Bank

2. **INSTRUMENT: Innovative Perpetual Debt Instruments (IPDI) – Tier I (Series II)**

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A09215
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	1,800.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	21-Aug-2009
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	21-Aug-2019
16	Subsequent call dates, if applicable	The Bank has the call option after 10 years from the date of issue with the prior approval of Reserve Bank of India
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9. 10
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable

28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Not Applicable
31	If write-down, write-down triggers (s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claim of investors in these instruments shall be superior to the claims of investors in the equity in the equity shares and subordinated to the claims of all other creditors Issuance/Trading in Dematerialized form.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

3. INSTRUMENT: Innovative Perpetual Debt Instruments (IPDI) – Tier I (Series III)

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A09223
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	2,247.90
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	03-Aug-2010
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	03-Aug-2020
16	Subsequent call dates, if applicable	The Bank has the call option after 10 years from the date of issue with the prior approval of Reserve Bank of India
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.05
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable

28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Not Applicable
31	If write-down, write-down triggers (s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claim of investors in these instruments shall be superior to the claims of investors in the equity in the equity shares and subordinated to the claims of all other creditors Issuance/Trading in Dematerialized form.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

4. INSTRUMENT: Basel III Compliant Additional Tier I

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08035
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	15,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	05-March-2015
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	05-March-2025
16	Subsequent call dates, if applicable	The Bank has the call option after 10 years from the date of issue with the prior approval of Reserve Bank of India.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.55
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable

28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claim of investors in these instruments shall be (a) superior to the claims of investors in equity shares and perpetual non-cumulative preference shares; (b) subordinated to claims of depositors, general creditors and subordinated debt of the bank; and (c) neither secured nor covered by a guarantee of the Issuer nor related entity or other arrangement that legal or economically enhances the seniority of the claim vis-à-vis creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

5. INSTRUMENT: Basel III Compliant Additional Tier I

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08068
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	10,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	13-Dec-2016
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	13-Dec-2021
16	Subsequent call dates, if applicable	The Bank has the call option after 10 years from the date of issue with the prior approval of Reserve Bank of India.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.60
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable

28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claim of investors in these instruments shall be (a) superior to the claims of investors in equity shares and perpetual non-cumulative preference shares; (b) subordinated to claims of depositors, general creditors and subordinated debt of the bank; and (c) neither secured nor covered by a guarantee of the Issuer nor related entity or other arrangement that legal or economically enhances the seniority of the claim vis-à-vis creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

6. **INSTRUMENT: Upper Tier II Bonds (Series III)**

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A09231
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Upper Tier 2 Capital Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	2,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	29-Sep-2010
12	Perpetual or dated	Dated
13	Original maturity date	29-Sep-2025
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	29-Sep-2020
16	Subsequent call dates, if applicable	The Bank has the call option after 10 years from the date of issue with the prior approval of Reserve Bank of India
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.62
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable

27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Not Applicable
31	If write-down, write-down triggers (s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investors in these instruments shall rank superior to the claims of investors in instruments eligible for inclusion in Tier 1 capital and subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

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7. **INSTRUMENT: BASEL III Compliant Tier II Bonds (Series I)**

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A09249
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	12,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	03-Jan-2014
12	Perpetual or dated	Dated
13	Original maturity date	03-Jan-2024
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.73
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable

30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investors in these instruments shall rank superior to the claims of investors in instruments eligible for inclusion in Tier 1 capital and subordinate to the claims of all depositors and general creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

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8. INSTRUMENT: BASEL III Compliant Tier II Bonds (Series II)

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A09256
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	8,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	27-Mar-2014
12	Perpetual or dated	Dated
13	Original maturity date	27-Mar-2024
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.70
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable

30	Write-down feature	Not Applicable
31	If write-down, write-down triggers (s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investors in these instruments shall rank superior to the claims of investors in instruments eligible for inclusion in Tier 1 capital and subordinate to the claims of all depositors and general creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

9. INSTRUMENT: BASEL III Compliant Tier II Bonds (Series III)

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A09264
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	15,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	31-Dec-2015
12	Perpetual or dated	Dated
13	Original maturity date	31-Dec-2025
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.40
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable

30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investors in these instruments shall rank superior to the claims of investors in instruments eligible for inclusion in Tier 1 capital and subordinate to the claims of all depositors and general creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

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10. INSTRUMENT: BASEL III Compliant Tier II Bonds (Series IV)

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08043
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	9,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	7-Jan-2016
12	Perpetual or dated	Dated
13	Original maturity date	7-Jan-2026
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.40
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable

30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investors in these instruments shall rank superior to the claims of investors in instruments eligible for inclusion in Tier 1 capital and subordinate to the claims of all depositors and general creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

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11. **INSTRUMENT: BASEL III Compliant Tier II Bonds (Series V)**

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08050
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	30,000.00
9	Par value of instrument	1,000,000.00
10	Accounting classification	Liability
11	Original date of issuance	27-April-2016
12	Perpetual or dated	Dated
13	Original maturity date	7-Jan-2026
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.40
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable

30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investors in these instruments shall rank superior to the claims of investors in instruments eligible for inclusion in Tier 1 capital and subordinate to the claims of all depositors and general creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

TABLE DF – 14: Full Terms and Conditions of Regulatory Capital Instruments

Disclosures pertaining to full terms and conditions of regulatory Capital Instruments have been disclosed separately on the Bank's Website under 'Regulatory Disclosure Section'. The link to this section is http://www.canarabank.com/English/Scripts/BaselIIDisclosures.aspx

Table DF-15: Disclosure Requirements for Remuneration

Being a Public Sector bank Table DF -15 is not applicable to us as per Circular No DBOD.NO.BC.72/29.67.001/2001-12 dated January 13, 2012 of the Reserve Bank of India.

Table DF-16: Equities- Disclosure for Banking Book Positions

<table>
<tr><td colspan="3">Qualitative Disclosures:</td></tr>
<tr><td>1</td><td>Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons;</td><td>All equity investments in banking book (HTM) are in Subsidiaries, Joint Ventures, Associates & regional Rural Banks. These are strategic in nature.</td></tr>
<tr><td>2</td><td>Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.</td><td>The accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices is as per schedule on Notes on Accounts" Significant Accounting Policies".</td></tr>
<tr><td colspan="2">Quantitative Disclosures</td><td>(Amount in Rs Mn.)</td></tr>
<tr><td>1</td><td>Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.</td><td>Book Value of Investments: Rs. 9,125.21 Mn
<table>
<tr><td></td><td>Book Value</td><td>Fair Value</td></tr>
<tr><td>Quoted Security</td><td>1,111.85</td><td>13,917.72</td></tr>
<tr><td>Unquoted Security</td><td>8,013.36</td><td>17,160.71</td></tr>
</table></td></tr>
<tr><td>2</td><td>The types and nature of investments, including the amount that can be classified as:
Publicly traded and
Privately held</td><td>
<table>
<tr><td></td><td>Book Value</td><td>Fair Value</td></tr>
<tr><td>Publicly Traded</td><td>1,111.85</td><td>13,917.72</td></tr>
<tr><td>Privately Traded</td><td>8,013.36</td><td>17,160.71</td></tr>
</table></td></tr>
<tr><td>3</td><td>The cumulative realized gains (losses) arising from sales and liquidations in the reporting period</td><td>0.00</td></tr>
<tr><td>4</td><td>Total unrealized gains (losses)</td><td>0.00</td></tr>
<tr><td>5</td><td>Total latent revaluation gains (losses)</td><td>21,953.22</td></tr>
<tr><td>6</td><td>Any amounts of the above included in Tier 1 and/or Tier 2 capital</td><td>0.00</td></tr>
</table>

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

	Item	(Rs. in Millions)
1	Total consolidated assets as per published financial statements	6,956,088.90
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 recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-44,438.80
4	Adjustments for derivative financial instruments	93,450.00
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)	438,448.00
7	Other adjustments	0.00
8	**Leverage ratio exposure**	**7,443,548.10**

DF - 18 - Leverage Ratio Common disclosure template

Sl No.	Item	Leverage ratio (Rs in Mn)
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	6,956,088.90
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-44,438.80
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	**6,911,650.10**
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	44,660.00
5	Add-on amounts for PFE associated with all derivatives transactions	48,790.00
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)**	**93,450.00**
	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 12 to 15)**	**0.00**
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	1,136,100.00
18	(Adjustments for conversion to credit equivalent amounts)	(697,652.00)
19	**Off-balance sheet items (sum of lines 17 and 18)**	438,448.00
	Capital and total exposures	
20	Tier 1 capital	324,492.49
21	Total exposures (sum of lines 3, 11, 16 and 19)	7,443,548.10
	Leverage ratio	
	Basel III leverage ratio	**4.36%**

Note as general information:

Figures of the previous year have been regrouped/rearranged/reclassified wherever necessary.

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