

Disclosure under Pillar III (Market Discipline) as on 31 Mar 2016

Disclosure Table No.	Description of Table	Annex no. if any
Table DF-1	Scope of Application and Capital Adequacy	IV, V, VI, VII
Table DF-2	Capital Adequacy	Nil
Table DF-3	Credit Risk: General Disclosures for All Banks	I, II A, B&C, III A&VIII
Table DF-4	Credit Risk: Disclosures for Portfolios subject to the Standardized Approach	Nil
Table DF-5	Credit Risk Mitigation: Disclosures for Standardized Approach	Nil
Table DF-6	Securitization: Disclosure for Standardized Approach	Nil
Table DF-7	Market Risk in Trading Book	Nil
Table DF-8	Operational Risk	Nil
Table DF-9	Interest Rate Risk in the Banking Book (IRRBB)	Nil
Table DF-10	General Disclosure for Exposures Related to Counterparty Credit Risk	Nil
Table DF-11	Composition of Capital	Nil
Table DF-12	Composition of Capital- Reconciliation Requirements	Nil
Table DF-13	Main Features of Regulatory Capital Instruments	Nil
Table DF-14	Full Terms and Conditions of Regulatory Capital Instruments	Nil
Table DF-16	Disclosure for Banking Book Positions	Nil
DF-GR	Additional Disclosures on Group Risk	Nil

Annexure; Reference

- I. Definitions of past due & impaired assets
- II A & II B. Industry wise distribution of exposures & NPAs – Fund & NF
- II C Details of Industries having exposures more than 5% of total gross Credit exposures.
- III A. Residual contractual maturity breakdown of assets
- IV. Bank's Policies
- V. Bank's Committees
- VI. Bank's Risk Governance Structure
- VII. Risk Reporting and/or measurement systems
- VIII. Details of Gross Advances, NPAs, Net Advances & Net NPAs.

TABLE DF-1

SCOPE OF APPLICATION

CAPITAL OF SUBSIDIARIES NOT CONSOLIDATED:

Qualitative Disclosures:	The Bank has no subsidiaries.
Quantitative Disclosures:	The Bank has no subsidiaries.

- Policies put in place by the Bank- **Annexure-IV**
- Committees on Risk management in the Bank- **Annexure-V**
- Organizational Chart (Risk management) of the Bank- **Annexure-VI**
- Risk reporting and/or measurement systems – their scope and nature – **Annexure-VII**

TABLE DF-2 ; CAPITAL ADEQUACY

Qualitative Disclosures:

(a) Summary:	
ICAAP Policy has been put in place	YES
<ul style="list-style-type: none"> ▪ Capital requirement for Current Business levels and estimated future business levels (say three years or more) has been made 	YES
<ul style="list-style-type: none"> ▪ CAR has been worked out based on Basel-II and Basel-III guidelines and CAR is estimated to be above the Regulatory Minimum level of 9% 	YES

Quantitative Disclosures:

Rs. in crore

(b) Capital requirements for credit risk:	
Portfolios subject to Standardised approach	8582.19
Securitization exposures	0.00
(c) Capital requirements for market risk:	
Standardised Duration approach	537.47
(d) Capital requirements for operational risk:	
Basic Indicator approach	723.40
Total Capital Requirement at Regulatory minimum level of 9.625% (including 0.625% of TRWAs i.e Rs.694.49 crs for CCB)	10695.17
RATIOS UNDER BASEL III	
Common Equity Tier I + CCB	9887.65(8.90%)
Tier I	10298.65(9.27%)

Total Capital Ratio	12907.74(11.62%)
RATIOS UNDER BASEL II	
(e) Total and Tier 1 capital adequacy ratio (computed at capital level of Rs. 13888.21 crores and Tier -1 capital of Rs. 10569.48 crores)	Total CAR : 12.50 % CAR (Tier-1) : 9.51 %
RISK WEIGHTED ASSETS	111102.83

TABLE DF-3 : CREDIT RISK: GENERAL DISCLOSURES:

Qualitative Disclosures:

a)General Qualitative Disclosures requirement with respect to credit risk, including :	
Definitions of “Past Due” and “Impaired Assets” (Whether the extant RBI instructions for definitions of these categories for accounting purposes is being followed or not)	The definitions used are given in Annexure-I YES
Discussion of Bank’s Credit Risk Management Policy:	
• Bank has a proper Credit Risk Management Policy	YES
▪ Bank has a Loan / Credit policy which is periodically reviewed	YES
• The above policies take into account the need for better Credit Risk Management and avoidance of Risk Concentration	YES
• Exposure limits for Single Borrower, Group Entities, Categories of borrowers, Specific Industry /Sector etc. have been stipulated	YES
• Specific Norms and policy for Appraising, Sanctioning, Documentation, Inspections and	YES

Monitoring, Renewals, Maintenance, Rehabilitation and Management of Assets have been stipulated, with sufficient leg room for Innovation, Deviations, Flexibility with proper authority	
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Quantitative Disclosures : b) Total Gross Credit Risk Exposures (Fund-Based and Non-Fund based separately), without taking into account the effect of Credit Risk Mitigation techniques, e.g. Collaterals and Netting

Rs. in crore

FUND BASED	NON-FUND BASED	TOTAL
114566.37	33574.79	148141.16

c) Geographic distribution of Exposures : FB / NFB

DOMESTIC	OVERSEAS	TOTAL
148141.16	0	148141.16

(d) Industry Type Distribution of Exposures, Fund-based and Non-Fund-based separately: **Annexure II A & II B**

(e) Residual Contractual Maturity Break Down of Assets : **Annexure III A**

Rs. in crs

(f) Amount of Gross NPAs	6590.91
Substandard	3160.65
Doubtful- 1	842.49
Doubtful-2	2119.52
Doubtful-3	231.39
Loss	236.86
(g) Net NPAs	3743.16
(h) NPA Ratios	
Gross NPA to Gross Advances	5.75%
Net NPA to Net Advances	3.37%
(i) Movement of NPAs(Gross)	
Opening Gross NPA	4984.77
Additions to Gross NPAs	5818.75
Reductions to Gross NPAs	4212.61
Closing Balance of Gross NPAs(to tally with “f” above)	6590.91
(j) Movement of NPA Provisions:	
Opening Balance of NPA Provisions held (as on opening of FY)	2636.26
Provisions made during the period	1906.28
Write-offs during the period	1694.78
Write-back of excess provisions during the period	0.00

Closing Balance of NPA Provisions					2847.76
(k) Write-offs and recoveries that have been booked directly to income statement					87.66
(l) Amount of Provisions held for Non performing Investments					23.08
(m) Movement of Provision for Depreciation on Investments					
Opening Balance of Provision for Depreciation (As on 01.04.15)					30.10
Provisions during the period					47.25
Write offs- during the period & utilized o/ac of Shifting					29.94
Write back of excess provisions during the period					0
Closing Balance of Provisions for Depreciation					47.41
(n) By major industry or counter party type					
Amount of NPA and if available, past due loans(provided separately)					5390.66
Specific and general provisions					1770.86
Specific Provisions and write-offs during the current period					0
(o) Amount of NPAs and past due loans provided separately by significant geographical areas including specific and general provisions .					Rs.in crs
Geographical area	North	East	West	South	
NPA	818.41	782.20	2189.74	2800.56	
Provisions	320.80	332.27	579.75	1614.94	
GROSS ADVANCES					114566.37
NET ADVANCES					111065.35

TABLE- DF-4 : CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO STANDARDISED APPROACH:

Qualitative Disclosures:

The following identified External Credit Assessment Institutions (ECAIs) have been approved by the Bank for external rating of domestic corporate exposures:

- i. Credit Analysis and Research (CARE)
- ii. CRISIL
- iii. India Ratings and Research Pvt Ltd (FITCH India)
- iv. ICRA
- v. Brickwork
- vi. SME Rating Agency of India Limited (SMERA)

(a) For Portfolios under Standardised Approach: We have already entered into MoUs with all the approved ECAs and the rating exercise has already commenced.

- Names of ECAs used: All the above mentioned six domestic ECAs' ratings are being used for rating of corporate exposures
- Types of exposures for which each agency has been used: Domestic corporate exposures
- Brief description of the process used / proposed to be used for converting Public Issue ratings into comparable Assets in the Banking Book:
At present, this is not being done. A view on this point will be taken in future.

Quantitative Disclosures:

For exposure amounts {as defined for Disclosure in item (b) of Table-DF-4}, after Risk Mitigation subject to Standardized approach, amount of outstanding (rated and unrated together) in the following three Risk buckets as well as those that are deducted, if any:

	Rs. in crore
Below 100 % Risk Weight	84563.55
@100% Risk Weight:	37794.25
More than 100% Risk weight	25783.36
TOTAL	148141.16

TABLE DF-5

CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACH:

Qualitative Disclosures:

(a) Policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting:

The Bank has put in place Credit Risk Management and Credit Risk Mitigation & Collateral Management (CRM and CRM & CM) Policy which contains, inter alia, the processes involved in credit risk management and various aspects of credit risk mitigation and collateral management in the Bank. The eligible collaterals which the Bank can take into account for the purpose of risk mitigation as specified by RBI have also been enumerated in this policy.

Has Credit Risk Mitigation and Collateral Management (CRMt & CM) Policy been put in place:	YES
Whether the policy provides for policies and procedures for Collaterals that can be accepted, method and frequency of their valuation and management	YES

(i) List of Main types of Collaterals taken by the Bank:

Financial Collateral:

1. Cash, Bank Deposits, CDs etc.
2. Gold, including bullion and jewellery
3. Government Securities
4. NSCs, KVPs, etc.
5. Life Insurance Policies restricted to their surrender value
6. Debt securities rated by an approved Rating Agency (with acceptable minimum stipulated rating)
7. Unrated Debt Securities issued by banks, listed in stock exchange
8. Equity and Convertible Bonds those are listed

• Guarantor & Counter Parties:

1. Individuals of adequate worth
2. Corporates-public sector & private sector
3. Governments/Sovereign
4. Other third parties of acceptable worth

• Other Non-Financial Collateral:

1. Book Debts/ Receivables.
2. Mortgage of Landed property
3. Others- Plant & Machinery, Equipment, Vehicles, Stocks

(ii) Information about (credit or market) risk concentration within the mitigation taken:

Quantitative Disclosures:

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

	Rs. in crore
Eligible Financial Collateral (excl Staff loans)	
(i) Other eligible Collateral (after Hair Cuts @)	9302.47
(ii) @ If hair cuts are not applicable this need not be netted off	

(b) For the disclosed Credit Risk portfolio under the standardized approach, the total exposure that is covered by :

	Rs. in crs
(i) guarantees/credit derivatives (whenever specifically permitted by RBI):	0.00

Risk Concentrations within the Risk Mitigants excluding those from staff

(Rs. in crore)

Financial Risk Mitigants	Outstanding amount of Risk Mitigants (Rs. Crore)	Risk Mitigants Concentration %
Cash & Bank Deposit	3118.44	33.52%
Gold	1540.64	16.56%
LIC	0.00	0.00%
NSCs, KVP, IVP	6.98	0.08%
Shares and Debentures	3.60	0.04%
Margin Money for LC / BG	1832.82	19.70%
Guarantors & Counter Parties	0.00	0.00%
Government Securities Excluding NSC	0.00	0.00%
Mutual Funds	0.00	0.00%
Others	2799.99	30.10%
TOTAL	9302.47	100%

TABLE-DF-6

SECURITISATION: DISCLOSURE FOR STANDARDISED APPROACH

	<i>Qualitative Disclosures</i>	
(a)	The general qualitative disclosure requirement with respect to securitization including a discussion of:	
	<ul style="list-style-type: none"> the bank's objectives in relation to securitization activity, including the extent to which these activities transfer credit risk of the underlying securitized exposures away from the bank to other entities. 	NIL
	<ul style="list-style-type: none"> the nature of other risks (e.g. liquidity risk) inherent in securitized assets; 	NA

	<ul style="list-style-type: none"> the various roles played by the bank in the securitization process (For example: originator, investor, servicer, provider of credit enhancement, liquidity provider, swap provider[@], protection provider[#]) and an indication of the extent of the bank's involvement in each of them; <p>[@] A bank may have provided support to a securitization structure in the form of an interest rate swap or currency swap to mitigate the interest rate/currency risk of the underlying assets, if permitted as per regulatory rules.</p> <p>[#] A bank may provide credit protection to a securitization transaction through guarantees, credit derivatives or any other similar product, if permitted as per regulatory rules.</p>	NIL
	<ul style="list-style-type: none"> a description of the processes in place to monitor changes in the credit and market risk of securitization exposures (for example, how the behavior of the underlying assets impacts securitization exposures as defined in para 5.16.1 of RBI Master Circular No DBOD No. BP.BC. 11 /21.06.001/2011-12 on New Capital Adequacy Framework dated July 1, 2011). 	N.A
	<ul style="list-style-type: none"> a description of the bank's policy governing the use of credit risk mitigation to mitigate the risks retained through securitization exposures; 	N.A.
(b)	Summary of the bank's accounting policies for securitization activities, including:	
	<ul style="list-style-type: none"> whether the transactions are treated as sales or financings; 	N.A
	<ul style="list-style-type: none"> methods and key assumptions (including inputs) applied in valuing positions retained or purchased 	N.A
	<ul style="list-style-type: none"> changes in methods and key assumptions from the previous period and impact of the changes; 	N.A
	<ul style="list-style-type: none"> policies for recognizing liabilities on the balance sheet for arrangements that could require the bank to provide financial support for securitized assets. 	N.A
(c)	In the banking book, the names of ECAs used for securitizations and the types of securitization exposure for which each agency is used.	N.A
	Quantitative Disclosures: Banking Book	
(d)	The total amount of exposures securitized by the bank.	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

(f)	Amount of assets intended to be securitized within a year	NIL
(g)	Of (f), amount of assets originated within a year before securitization.	N.A
(h)	The total amount of exposures securitized (by exposure type) and unrecognized gain or losses on sale by exposure type.	NIL
(i)	Aggregate amount of:	
	• on-balance sheet securitization exposures retained or purchased broken down by exposure type and	NIL
	• off-balance sheet securitization exposures broken down by exposure type	NIL
(j)	• Aggregate amount of securitization 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
	• 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)	N.A
	Quantitative Disclosures: Trading Book	
(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.	NIL
(l)	Aggregate amount of:	
	• on-balance sheet securitization exposures retained or purchased broken down by exposure type; and	NIL
	• off-balance sheet securitization exposures broken down by exposure type.	NIL
(m)	Aggregate amount of securitization exposures retained or purchased separately for:	NIL
	• securitization exposures retained or purchased subject to Comprehensive Risk Measure for specific risk; and	NIL
	• Securitization exposures subject to the securitization framework for specific risk broken down into different risk weight bands.	NIL
(n)	Aggregate amount of:	NIL
	• the capital requirements for the securitization exposures, subject to the securitization framework broken down into different risk weight bands.	NIL

<ul style="list-style-type: none"> • securitization 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
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TABLE DF-7

MARKET RISK IN TRADING BOOK

Qualitative Disclosures:

(i) Market Risk Management Policy has been framed and put in place	YES
(ii) Trading Policy with Risk monitoring & mitigation measures is in place	YES
(iii) MRMC has been constituted	YES
(iv) Standardised Duration Approach is applied for calculation of M.Risk for:	

<ul style="list-style-type: none"> • Securities under HFT category • Securities under AFS category • Derivatives entered into for AFS securities • Derivatives entered into for Trading 	<p>YES</p> <p>NA</p> <p>NA</p>
(v) Risk Management and reporting is based on parameters such as Modified Duration, PVO1, Exposure and Gap Limits, VaR etc, in line with the global best practices	YES
(vi) Risk Profiles are analysed and mitigating strategies / hedging processes are suggested by the Mid-Office. Their effectiveness is monitored on an on-going basis	YES
(vii) Forex Open Position limits (Daylight / Overnight), Deal-wise cut-loss limits Stop-loss limit, Profit / Loss in respect of Cross Currency trading are properly monitored and exception reporting is regularly carried out.	YES

Quantitative Disclosures:

Rs. in crore

The Capital Requirement for	
<ul style="list-style-type: none"> • Interest Rate Risk 	459.92
<ul style="list-style-type: none"> • Equity Position Risk 	70.80

• Forex open position	6.75
• Total Capital requirement under Market Risk	537.47

TABLE DF-8 : OPERATIONAL RISK

Qualitative Disclosures:

<p>A. The structure and organization of Operational Risk Management function</p> <ul style="list-style-type: none"> ❖ The Operational Risk Management (ORM) Division within Integrated Risk Management Department (IRMD) is functioning as part of the Integrated Risk Governance Structure, under the control of the Chief Risk Officer.
<p>B. Policies for control and mitigation of Operational Risk</p> <ul style="list-style-type: none"> ❖ Operational Risk Management Policy: Seeking to establish explicit and consistent Operational Risk Management Framework for systematic and proactive identification, assessment, measurement, monitoring, mitigation and reporting of the Operational Risks is in place. ❖ Policy on outsourcing of financial services (other than IT related services) is in place. ❖ Policy on Loss Data Management is in place. ❖ Policy on Stress Testing of Operational Risk is in place. ❖ Policy on Business Continuity Planning (BCP) is in place. ❖ Integrated Risk Management Policy is in place. ❖ Policy on Know Your Customer (KYC) Standards and Anti Money Laundering (AML) Measures is in place. ❖ Policy on Fraud Risk Management is in place. <p>Manuals & Frameworks :</p> <ul style="list-style-type: none"> ❖ Operational Risk Management Governance Standards Framework ❖ Operational Risk Management Manual (Risk & Control Self Assessment (RCSA), Key Risk Indicator (KRI) and MIS Framework Document) ❖ Loss Data Manual ❖ Business Continuity Planning (BCP) Manual
<p>C. Strategies and Processes – The following measures are being used by the Bank to control and mitigate</p>

Operational Risks :

- ❖ Bank has issued “Book of Instructions”, (Manual on General Instructions, Manual on Loans & Advances), which contains detailed procedural guidelines for processing various banking transactions. Amendments and modifications to these guidelines are implemented through circular instructions to all the branches/offices. Guidelines and instructions are also propagated through Job Cards, e-Circulars, SMS, Training Programmes, etc.
- ❖ Manuals and operating instructions relating to Business Process Re-engineering (BPR) units.
- ❖ Bank has issued necessary instructions to all branches/offices/Head Office Departments regarding delegation of financial powers, which details sanctioning powers of various levels of officials for different types of financial and non-financial transactions.
- ❖ All branches of the Bank have been brought under Core Banking.
- ❖ The process of building a comprehensive database of losses due to Operational Risks has been initiated to facilitate better risk management.
- ❖ A web-based tool for capturing loss data/Near Miss Events/ Attempted Frauds from branches / offices has also been developed and put in place covering all the branches / offices.
- ❖ Training of staff – Inputs on Operational Risk is included as part of Risk Management modules in the training programs conducted for various categories of staff at Bank’s Staff College and Learning Centers.
- ❖ Insurance – Bank has obtained Insurance cover for major potential operational risks including frauds.
- ❖ Internal Auditors are responsible for the examination and evaluation of the adequacy and effectiveness of the control systems and the functioning of specific control procedures. They also conduct review of the systems established to ensure compliance with legal and regulatory requirements, codes of conduct and the implementation of policies and procedures.
- ❖ Risk and Control Self Assessment (RCSA) roll out in branches and CPCs for identification, assessment, control and mitigation of Operational Risk across the Bank has been completed in Phases-1 to 6 covering 100% of branches. Detailed assessment of significant Operational Risks is conducted by Focus Groups consisting of senior officials at Controlling Offices. These Groups also suggest control and mitigation measures for implementation across the Bank.
- ❖ Implementation of the new RCSA registers in line with SBI has been completed at 303 branches/offices covering all segments of the bank.
- ❖ In order to successfully embed the Operational Risk Management culture across the Bank, Zonal Operational Risk Management Committees have been constituted at all Zonal Offices in addition to

<p>the apex level Operational Risk Management Committee.</p> <ul style="list-style-type: none"> ❖ Product Vetting Committee for vetting of new products is in place. ❖ In order to ensure business continuity, resumption and recovery of critical business process after a disaster, the Bank has robust Business Continuity Management in place. ❖ Stress testing for Operational Risk is conducted at yearly intervals. ❖ The Key Risk Indicators (KRIs) for various Business Verticals are put in place which acts as a trigger to identify potential operational losses. ❖ Scenarios are completed, for Commercial Banking, Retail Banking, Trading and Sales(Treasury) and whole Bank level for Employee Practices and Workplace Safety (EPWS) and Damage to Physical Assets, which is one of the requirement for Advanced Measurement Approach and third cycle of scenarios are completed for 2015-16. ❖ The Bank has developed Internal systems for quantifying and monitoring operational risk as required under Basel II defined Advanced Measurement Approach (AMA). The essential components of Operational Risk Management Framework (ORMF) are in place. The Bank has submitted Letter of Intent (LoI) for migration to AMA to RBI during FY13-14.
<p>D. The scope and nature of Risk Reporting and Measuring Systems –</p> <ul style="list-style-type: none"> ❖ A system of prompt submission of reports on Frauds is in place in the Bank. A comprehensive system of Preventive Vigilance has been established in all the branches/offices/Head Office Departments across the Bank. ❖ Significant risks thrown up in RCSA exercise and loss data are reported to Top Management at regular intervals. ❖ Basic Indicator Approach envisaging charge of 15% of average gross income for previous 3 years is adopted for Operational Risk Capital Charge.

Quantitative Disclosures:

Capital Charge on Operational Risk	Rs. 723.40 Crores
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TABLE DF-09 : INTEREST RATE RISK IN BANKING BOOK (IRRBB)

Qualitative Disclosures:

Change in Bank's Net Interest Income (NII) :

Indicate whether NII is measured as per ALM guidelines of RBI using Traditional Gap Analysis method **YES**

Indicate whether Earning at Risk (EaR) is arrived at under the above analysis **YES**

Change in Bank's Market Value of Equity (MVE) is based on whole Balance Sheet Data **YES**

Change in Bank's Market Value of Equity (MVE) is based on Banking Book Data. **YES**

Indicate whether the impact of change in Interest Rates on MVE Is measured using Duration Gap Analysis method as per RBI guidelines **YES**

Quantitative Disclosures

Change in NII : Indicate the likely increase / decrease in NII, in rupees crores at the present level of Assets and Liabilities, for a 1% (assuming parallel change on both Assets & Liabilities) movement in Interest Rate **Rs. 476.21 cr**

Comments on calculation of change in NII

The figure arrived after taking into consideration change in interest rate by 100 basis points both RSA and RSL.

Change in MVE

Indicate the likely change in MVE, in rupees crores, for a 1% change In interest rate using duration gap analysis **Rs. 96.82 cr**

Comments on calculation of change in MVE

With 1% change in interest rate using Duration Gap Analysis, the likely change in MVE is Rs.96.82 crores.

TABLE DF-10 : GENERAL DISCLOSURES FOR EXPOSURES RELATED TO

COUNTERPARTY CREDIT RISK

Rs.in crs

	NOTIONAL AMOUNT	Current Credit Expo (current exp)	Value under CEM (credit equivalent)
Currency Swaps	NIL	NIL	NIL
Forward Rate Agreement	NIL	NIL	NIL
Currency Futures	NIL	NIL	NIL
Caps / Floors	NIL	NIL	NIL
Options	NIL	NIL	NIL
Foreign Exchange Contract	48596.76	48.52	153.44
Credit Default Swaps - Buy protection	NIL	NIL	NIL
Credit Default Swaps - Sell protection	NIL	NIL	NIL
Total	48596.76	48.52	153.44

TABLE DF-11 : Basel III Common Disclosure template to be used during the transition of regulatory adjustments (i.e. from March 31, 2013 to Dec 31, 2017)

			Amt in crores
Common Equity Tier I Capital : Instruments & Reserves			Amt subject to pre Basel III treatment
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	367.25	367.25
2	Retained earnings	9994.72	9994.72
3	Accumulated other comprehensive income (and other reserves)	0.00	0.00
4	Directly issued capital subject to phase out from CET I (only applicable to non – joint stock companies)	NA	NA
Public sector capital injections grandfathered until 01 Jan 2018			
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET I)	NIL	NIL
6	Common equity tier I capital before reg.adjustments	10361.97	NA
7	Prudential valuation adjustments	NIL	NIL
8	Goodwill (net of related tax liability)	NIL	NIL
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	NIL	NIL
10	Deferred tax assets	NIL	NIL
11	Cash flow hedge reserve	NIL	NIL
12	Shortfall of provisions to expected losses	NIL	NIL
13	Securitization gain on sale	NIL	NIL
14	Gains & losses due to changes in own credit risk on fair value liabilities	NIL	NIL
15	Defined benefit pension fund net assets	NIL	NIL
16	Investments in own shares(if not already netted off paid-in capital on reported balance sheet)	NIL	NIL
17	Reciprocal cross holdings in common equity	NIL	NIL
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)	NIL	NIL
19	Significant investments in the common stock of banking,	NIL	NIL

	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)	NIL	NIL
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	NIL	NIL
22	Amount exceeding the 15% threshold	NIL	NIL
23	Of which : significant investments in the common stock of financial entities	NIL	NIL
24	Of which : mortgage servicing rights	NIL	NIL
25	Of which : deferred tax assets arising from temporary differences	NIL	NIL
26	National specific regulatory adjustments(26a+26b+26c+26d)		
a	Of which : Investments in the equity capital of unconsolidated insurance subsidiaries	NIL	NIL
b	Of which : Investments in the equity capital of unconsolidated financial subsidiaries	NIL	NIL
c	Of which : shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	NIL	NIL
d	Of which ; Unamortized pension funds expenditures'	NIL	NIL
	Regulatory adjustments applied to Common Equity Tier I in respect of amounts subject to Pre Basel III treatment	474.32	NIL
	Of which : (INSERT NAME OF ADJUSTMENT) For example : filtering out of unrealized losses on AFS debt securities (not relevant in Indian context)	NIL	NIL
	Of which : (INSERT NAME OF ADJUSTMENT e.g. DTAs)	NIL	NIL
	Of which : (INSERT NAME OF ADJUSTMENT e.g. Intangible assets) Loss on sale of assets	474.32	NIL
27	Regulatory adjustments applied to Common Equity Tier I due to insufficient Additional Tier I & Tier II to cover deductions	NIL	NIL
28	Total regulatory adjustments to Common Equity Tier I	474.32	NA
29	Common Equity Tier I Capital (CET I)	9887.65	NA
30	Directly issued qualifying Additional Tier I instruments plus related stock surplus (31+32)	NIL	NIL

31	Of which : classified as equity under applicable accounting standards(Perpetual Non-Cumulative Preference Shares)	NIL	NIL
32	Of which : classified as liabilities under applicable accounting standards(Perpetual Debt Instruments)	NIL	NIL
33	Directly issued capital instruments subject to phase out from Additional Tier I	685.00	685.00
34	Additional Tier I instruments(and CET I instruments not included in row 5) issued by subsidiaries and held by third parties(amount allowed in group AT I)	NIL	NIL
35	Of which : Instruments issued by subsidiaries subject to phase out	NIL	NIL
36	Additional Tier I Capital before regulatory adjustments	685.00	685.00
	Additional Tier I Capital : Regulatory adjustments		
37	Investments in own Additional Tier I instruments	NIL	NIL
38	Reciprocal cross-holdings in Additional Tier I instruments	NIL	NIL
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 share capital of the entity (amount above 10% threshold)	NIL	NIL
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)	NIL	NIL
41	National specific regulatory adjustments (41a+41b)	NIL	NIL
a	Investments in the Additional Tier I capital of unconsolidated insurance subsidiaries	NIL	NIL
b	Shortfall in the Additional Tier I capital of unconsolidated insurance subsidiaries	NIL	NIL
	Regulatory adjustments applied to Additional Tier I in respect of amounts subject Pre-Basel III Treatment	274.00	NIL
	Of which ; Grandfathering	274.00	NIL
	Of which : (INSERT NAME OF ADJUSTMENT e.g.existing adjustments which are deducted from Tier I at 50%)	NIL	3.16
	Of which : (INSERT NAME OF ADJUSTMENT) DTAs	NIL	NIL
42	Regulatory adjustments applied to Additional Tier I	NIL	NIL

	due to insufficient Tier II to cover deductions		
43	Total regulatory adjustments to Additional Tier I Capital	274.00	477.48
44	Additional Tier I Capital (AT I)	411.00	NA
a	Additional Tier I Capital reckoned for Capital Adequacy	411.00	NA
45	Tier I Capital (T I = CET I + AT I) (29+44a)	10298.65	10569.48
	Tier II Capital : Instruments and provisions		
46	Directly issued qualifying Tier II instruments plus related stock surplus	38.25	38.25
47	Directly issued capital instruments subject to phase out from Tier II	2875	2875
48	Tier II instruments (and CET I and AT I instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II)	NIL	NIL
49	Of which ; instruments issued by subsidiaries subject to phase out	NIL	NIL
50	Provisions	408.64	408.64
51	Tier II Capital before regulatory adjustments	3321.89	3321.89
	Tier II Capital : Regulatory adjustments		
52	Investments in own Tier II instruments	NIL	NIL
53	Reciprocal cross-holdings in Tier II instruments	NIL	NIL
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 share capital of the entity (amount above 10% threshold)	NIL	NIL
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	NIL	NIL
56	National specific regulatory adjustments (56a+56b)		
a	Of which : Investments in the Tier II capital of unconsolidated subsidiaries	NIL	NIL
b	Of which; Shortfall in the Tier II capital of majority owned financial entities which have not been consolidated with bank	NIL	NIL
	Regulatory adjustments applied to Tier II in respect of amounts subject Pre-Basel III Treatment	712.80	3.16
	Of which : (INSERT NAME OF ADJUSTMENT	NIL	3.16

	e.g.existing adjustments which are deducted from Tier II at 50%)		
	Of which : (Phase out of Subd Debts)	712.80	0.00
57	Total Regulatory Adjustments to Tier II Capital	712.80	3.16
58	Tier II Capital (T II)	2609.09	3318.73
a	Tier II Capital reckoned for Capital Adequacy	2609.09	3318.73
b	Excess Additional Tier I capital reckoned as Tier II capital	NIL	NIL
c	Total Tier II capital admissible for capital adequacy (a+b)	2609.09	3318.73
59	TOTAL CAPITAL (TC=T1+T2)(45+58C)	12907.74	13888.22
	Risk weighted assets in respect of Amounts subject to Pre Basel III treatment		
	Of which : (INSERT NAME OF ADJUSTMENT)	NIL	NA
	Of which : (Investment in DGB risk weighted at 250%)	15.81	NA
60	Total Risk Weighted Assets(60a+60b+60c)	11118.64	111102.83
a	Of which : total credit risk weighted assets	95357.72	95341.91
b	Of which : total market risk weighted assets	6718.44	6718.44
c	Of which : total operational risk weighted assets	9042.48	9042.48
	CAPITAL RATIOS		
61	Common Equity Tier I (as a percentage to total RWAs)	8.90%	NA
62	Tier I (as a percentage to total RWAs)	9.27%	9.51%
63	Total Capital (as a percentage to total RWAs)	11.62%	12.50%
64	Institution specific buffer requirement (minimum CET I requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of RWAs)	6.125%	NA
65	Of which ; capital conservation buffer requirement	0.625%	NA
66	Of which : bank specific countercyclical buffer requirement	NIL	NA
67	Of which : G-SIB buffer requirement	NA	NA
68	Common Equity Tier I available to meet buffers (as a percentage to total RWAs)	8.90%	NA
	National Minima (if different from Basel III)		
69	National Common Equity Tier I minimum ratio (if different from Basel III minimum)	6.125%	NA
70	National Tier I minimum ratio (if different from Basel III minimum)	7.00%	7.00%
71	National Total Capital minimum Ratio (if different	9.625%	9.00%

	from Basel III minimum)		
72	Non significant investments in the capital of other financials	6.32	6.32
73	Significant investments in the common stock of financial entities	NIL	NIL
74	Mortgage servicing Rights (net of related tax liability)	NIL	NIL
75	Deferred tax assets arising from temporary differences (net of related tax liability)	NIL	NIL
	Applicable caps on the inclusion of provisions in Tier II		
76	Provisions eligible for inclusion in Tier II in respect of exposures subject to standardized approach(prior to application of cap)	408.64	408.64
77	Cap on inclusion of provisions in Tier II under standardized approach(1.25% of Cr Risk RWAs)	1191.97	1191.77
78	Provisions eligible for inclusion in Tier II in respect of exposures subject to internal ratings-based approach (prior to application of Cap)	NA	NA
79	Cap for inclusion of provisions in Tier II under internal ratings-based approach	NA	NA
	Capital instruments subject to phase-out arrangements		
80	Current cap on CET I instruments subject to phase-out arrangements	NIL	NIL
81	Amount excluded from CET I due to cap(excess over cap after redemptions and maturities)	NIL	NIL
82	Current cap on AT I instruments subject to phase out arrangements	NIL	NIL
83	Amount excluded from AT I due to cap (excess over cap after redemptions and maturities)	NIL	NIL
84	Current cap on Tier II instruments subject to phase out arrangements	NIL	NIL
85	Amount excluded from Tier II due to cap (excess over cap after redemptions and maturities)	NIL	NIL

NOTES TO THE TEMPLATE

Row No	Particulars	Rs. In crs
10	Deferred tax assets associated with accumulated losses	NIL
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	NIL

	Total as indicated in row 10	NIL
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	NA
	Of which : Increase in Common Equity Tier I capital	NIL
	Of which : Increase in Additional Tier I capital	NIL
	Of which : Increase in Tier II capital	NIL
50	Eligible Provisions included in Tier II capital	408.64
	Eligible Revaluation Reserves included in Tier II	NIL
	Total of row 50	408.64
44a	Excess AT I not reckoned for capital adequacy(difference between AT I as reported in row 44 and admissible AT I as reported in 44a)	NIL
	Of which : Excess AT I which is considered as Tier II capital under row 58b	NIL
58a	Excess Tier II not reckoned for capital adequacy (difference between Tier II as reported in row 58 and Tier II as reported in 58a)	NIL

TABLE DF-12 (STEP 1): Three step approach to Reconciliation Requirements

		Rs. in cr	
		Balance sheet as in published Financial Statements	Under regulatory scope of consolidation
A	CAPITAL & LIABILITIES	As on reporting date	As on reporting date
i	Paid up capital	20.75	NOT APPLICABLE
	Reserves & Surplus	10378.88	
	Minority Intrest	NA	
	Total Capital	10399.63	
ii	Deposits	137174.07	
	Of which : Deposits from Banks	485.42	
	Of which : Customer Deposits	136688.65	
	Of which : Other Deposits(pl.specify)	NIL	
iii	Borrowings	8874.53	
	Of which : From RBI	NIL	
	Of which : From Banks	300.00	
	Of which : From other institutions/agencies	1339.64	

	Of which : Others (pl.specify)-outside India	996.89	
	Of which : Capital Instruments	4238.00	
iv	Other liabilities & Provisions	8148.55	
	TOTAL	164596.78	
B	ASSETS		
i	Cash & balances with RBI	6517.35	
	Balance with banks and money at call & short notice	1307.74	
ii	Investments	38007.59	
	Of which : Govt.Securities	35015.65	
	Of which ; Other approved securities	NIL	
	Of which : Shares	349.13	
	Of which : Debentures & Bonds	891.68	
	Of which : Subsidiaries/Joint Ventures/Associates	6.33	
	Of which : Others (commercial papers, Mutual funds)	1750.80	
iii	Loans and Advances	111065.35	
	Of which : Loans and advances to Banks	NIL	
	Of which : loans and advances to customers	111065.35	
iv	Fixed assets	685.96	
v	Other assets	7012.79	
	Of which : Goodwill and intangible assets	NIL	
	Of which : Deferred Tax Assets	NIL	
vi	Goodwill on consolidation	NIL	
vii	Debit balance in profit & loss account	NIL	
	TOTAL ASSETS	164596.78	

TABLE DF-12 (STEP 2): Three step approach to Reconciliation Requirements

		Rs. in cr	
		Balance sheet as in published Financial Statements	Under regulatory scope of consolidation
A	CAPITAL & LIABILITIES	As on reporting date	As on reporting date
i	Paid up capital	20.75	NOT APPLICABLE
	Share application money pending allotment	Nil	
	Reserves & Surplus	10378.88	
	Of which Statutory Reserves	3561.87	
	Share Premium	346.50	
	Capital Reserves	271.22	

	General Reserves	4819.62
	Special Reserves	1342.00
	Investment Reserves	37.67
	Reserve under 36 viii(8) of IT act out of which	0
	Tax portion (a) above not reckoned for cap adq	0
	Balance in P & L a/c out of which	0
	Current year profit included in (b) above not reckoned for cap adq purpose	0
	Minority Interest	0
	Total Capital	10399.63
ii	Deposits	137174.07
	Of which : Deposits from Banks	485.42
	Of which : Customer Deposits	136688.65
	Of which : Other Deposits(pl.specify)	NIL
iii	Borrowings	8874.53
	Of which : From RBI	NIL
	Of which : From Banks	300.00
	Of which : From other institutions/agencies	3339.64
	Of which : Others (pl.specify)-outside India	996.89
	Of which : Capital Instruments	4238.00
	Of which eligible additional tier 1 cap instruments	685.00
	Of which eligible tier 2 cap instruments	3553.00
iv	Other liabilities & Provisions	8148.55
	Of which: DTLs related to goodwill	NIL
	Of which: DTLs related to intangible assets	NIL
	TOTAL LIABILITIES	164596.78
B	ASSETS	
i	Cash in Hand	519.18
	Cash & Balances with Reserve Bank of India	5998.17
	Balances with Banks, money at call & short notice	1307.73
ii	Investments	38007.59
	Of which : Govt.Securities	35015.65
	Of which ; Other approved securities	NIL
	Of which : Shares	343.13
	Of which : Debentures & Bonds	891.68
	Of which : Subsidiaries/Joint Ventures/Associates	6.33
	Of which : Others (commercial papers, MFs)	1750.80
iii	Loans and Advances	111065.35
	Of which : Loans and advances to Banks	NIL
	Of which : loans and advances to customers	111065.35
iv	Fixed assets	685.96
v	Other assets	7012.79

	Of which : Goodwill and intangible assets	NIL	
	Goodwill	NIL	
	Other intangibles (excluding MSRs)	NIL	
	Deferred Tax Assets	NIL	
	Un-amortised pension funds expenditure	NIL	
vi	Goodwill on consolidation	NIL	
vii	Debit balance in profit & loss account	NIL	
	TOTAL ASSETS	164596.77	

State Bank of Hyderabad

Disclosures as on 31.03.2016

Disclosure template for main features of regulatory capital instruments - DF 13

		IPDI Bonds	IPDI Bonds	IPDI Bonds	Upper Tier-II	Upper Tier-II	Upper Tier-II	Upper Tier-II	Tier-II	Tier-II	Tier-II	Lower Tier-II
1	Issuer	STATE BANK OF HYDERABAD	STATE BANK OF HYDERABAD	STATE BANK OF HYDERABAD	STATE BANK OF HYDERABAD	STATE BANK OF HYDERABAD	STATE BANK OF HYDERABAD	STATE BANK OF HYDERABAD	STATE BANK OF HYDERABAD	STATE BANK OF HYDERABAD	STATE BANK OF HYDERABAD	STATE BANK OF HYDERABAD
2	Unique Identifier	INE649A09068	INE649A09100	INE649A09118	INE649A09050	INE649A09076	INE649A09084	INE649A09092	INE649A09126	INE649A08029	INE649A08037	INE649A09043
3	Governing laws(s) of the instrument											
	Regulatory treatment											
4	Transitional Basel III rules	NA	NA	NA	NA	NA	NA	NA	Basel III compliant	Basel III compliant	Basel III compliant	NA
5	Post-transitional Basel III rules	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	Eligible at solo/group/group & solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
7	Instrument type	Bonds	Bonds	Bonds	Bonds	Bonds	Bonds	Bonds	Bonds	Bonds	Bonds	Bonds
8	Amount recognised in regulatory capital (in million)	2100	810	1200	3000	1950	2700	2850	3930	5000	2000	192
9	Par value of instrument	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000
10	Accounting classification	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings	Borrowings
11	Original date of issuance	28/03/2008	24/02/2010	20/09/2010	19/03/2008	5/6/2009	21/08/2009	8/9/2009	31/03/2015	30/12/2015	08/02/2016	23/04/2008
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	NA	NA	NA	19/03/2023	5/6/2024	21/08/2024	8/9/2024	31/03/2025	30/12/2025	08/02/2026	23/11/2017
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	NA	NA	NA	NA
15	Optional call date,contingent call dates & redemption	28/03/2018	24/02/2020	20/09/2020	19/03/2018	5/6/2019	21/08/2019	8/9/2019	NA	NA	NA	NA
16	Subsequent call dates,if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	coupons/dividends	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.0995	0.0920	0.0905	0.0935	0.0839	0.0850	0.0860	0.0832	0.0840	0.0845	0.0915
19	Existence of a dividend stopper	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes	Yes	Yes	Yes	Yes	Yes	Yes	NO	NO	NO	NA
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible Redeemable, Unsecured, Basel III compliant Tier II Bonds, augmenting Tier II capital of the issuer with the face value of Rs.1000000 each.	Non-convertible Redeemable, Unsecured, Basel III compliant Tier II Bonds, augmenting Tier II capital of the issuer with the face value of Rs.1000000 each.	Non-convertible Redeemable, Unsecured, Basel III compliant Tier II Bonds, augmenting Tier II capital of the issuer with the face value of Rs.1000000 each.	Non-convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	NA	NA	NA	NA	NA	NA	NA	These instruments are subject to permanent write-off, upon the occurrence of the trigger event called PONV as determined by RBI.	These instruments are subject to permanent write-off, upon the occurrence of the trigger event called PONV as determined by RBI.	These instruments are subject to permanent write-off, upon the occurrence of the trigger event called PONV as determined by RBI.	NA

31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	NA	i) The PONV Trigger event is the earlier of; a) a decision that a write-off without which the firm would become nonviable, is necessary, as determined by RBI, and b). The decision to make a public sector injection of capital, or equalent support, without which the firm would have become non-viable, as determined by the relevant authority.	i) The PONV Trigger event is the earlier of; a) a decision that a write-off without which the firm would become nonviable, is necessary, as determined by RBI, and b). The decision to make a public sector injection of capital, or equalent support, without which the firm would have become non-viable, as determined by the relevant authority.	i) The PONV Trigger event is the earlier of; a) a decision that a write-off without which the firm would become nonviable, is necessary, as determined by RBI, and b). The decision to make a public sector injection of capital, or equalent support, without which the firm would have become non-viable, as determined by the relevant authority.	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA	NA	Full	Full	Full	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA	Permanent	Permanent	Permanent	NA

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34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
35	Position in subordination hierarchy in liquidation	Subordinate to the claims of all other creditors	Subordinate to the claims of all other creditors	Subordinate to the claims of all other creditors	Subordinate to the claims of all other creditors	Subordinate to the claims of all other creditors	Subordinate to the claims of all other creditors	Subordinate to the claims of all other creditors	Subordinate to the claims of all other creditors	Senior to the claims of Investors in instruments eligible for inclusion in Tier 1 Capital ,Subordinate to the claims of all Depositors and general Creditors of the Bank.	Senior to the claims of Investors in instruments eligible for inclusion in Tier 1 Capital ,Subordinate to the claims of all Depositors and general Creditors of the Bank.	Senior to the claims of Investors in instruments eligible for inclusion in Tier 1 Capital ,Subordinate to the claims of all Depositors and general Creditors of the Bank.	Subordinate to the claims of all other creditors
36	Non-compliant transitioned features	YES	YES	YES	YES	YES	YES	YES	YES	No	No	No	YES
37	If yes, specify non-compliant features	NON-VIABLE FEATURE	NON-VIABLE FEATURE	NON-VIABLE FEATURE	NON-VIABLE FEATURE	NON-VIABLE FEATURE	NON-VIABLE FEATURE	NON-VIABLE FEATURE	NON-VIABLE FEATURE	Compliant	Compliant	Compliant	NON-VIABLE FEATURE

TABLE DF-14 : Full terms & conditions of Regulatory capital instruments

Instrument	Issue Dt	Amt	ROI	Tenure	Due Dt	Discounted value
VIII (Tier I-IPDI)	28.03.2008	350.00	9.95%	Perpetual	NA	NA
XII (Tier I-IPDI)	24.02.2010	135.00	9.20%	Perpetual	NA	NA
XIII (Tier I-IPDI)	20.09.2010	200.00	9.05%	Perpetual	NA	NA
TOTAL		685.00				
VI (Tier - II)	23.04.2008	160.00	9.15%	115 Mths	23.11.2017	32.00
XIV (Tier II)	31.03.2015	393.00	8.32%	120 Mths	31.03.2025	393.00
XV (Tier II)	30.12.2015	500.00	8.40%	120 Mths	30.12.2025	500.00
XVI (Tier II)	08.02.2016	200.00	8.45%	120 Mths	08.02.2026	200.00
VII (Tier II U)	19.03.2008	500.00	9.35%	180 Mths	19.03.2023	500.00
IX (Tier II U)	05.06.2009	325.00	8.39%	180 Mths	05.06.2024	325.00
X (Tier – II U)	21.08.2009	450.00	8.50%	180 Mths	21.08.2024	450.00
XI (Tier – II U)	08.09.2009	475.00	8.60%	180 Mths	08.09.2024	475.00
TOTAL		3003.00				2875.00

TABLE DF-16 : Equities : Disclosure for Banking Book positions

Qualitative Disclosures

1. The general qualitative disclosure with respect to equity risk, including:

Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons;

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.

Quantitative Disclosures

1. 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. **NIL**

2. The types and nature of investments, including the amount that can be classified as:

- . Publicly traded and **NIL**
- . Privately held **NIL**

3. The cumulative realized gains (losses) arising from sales and liquidations in the reporting period **NIL**

4. Total unrealized gains (losses) #13 **NIL**

5. Total latent revaluation gains (losses) #14 **NIL**

6. Any amounts of the above included in Tier 1 and/or Tier 2 capital **NIL**

7. Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements. **Rs.1.45 crs**

#13 Unrealised gains (losses) recognized in the balance sheet but not through the profit and loss account. **NIL**

#14 Unrealized gains (losses) not recognized either in the balance sheet or through the profit and loss account. **NIL**

General qualitative disclosure requirement: For each separate risk area (e.g. credit, market, operational, banking book interest rate risk) banks must describe their risk management objectives and policies, including

1. (i) strategies and processes;
2. (ii) the structure and organisation of the relevant risk management function;
3. (iii) the scope and nature of risk reporting and/or measurement systems;
4. (iv) policies for hedging and/or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/mitigants.

Credit risk :

General disclosures of credit risk provide market participants with a range of information about overall credit exposure and need not necessarily be based on information prepared for regulatory purposes. Disclosures on the capital assessment techniques give information on the specific nature of the exposures, the means of capital assessment and data to assess the reliability of the information disclosed. "

The qualitative portion of DF-16 should meet with the said requirements.

Table DF- GR: Additional Disclosures on Group Risk

Qualitative Disclosure	
General Description on	
a. Corporate Governance Practices	<ul style="list-style-type: none"> • The Bank has put in place an independent Audit Department and has separated the Compliance and Risk functions from the operations. The Bank has a qualified and independent Board of Directors. • There are adequate systems in place to attend to customers' grievances and various committees, including committees at Board level, are in place to address the same. There is a well defined system in place for addressing the observations of the regulator and the external auditors.
b. Disclosure Practices	All the requirements of disclosures of the regulator are met with. Additionally, we have put in place a Code of Bank's Commitments to Customers, Best Practices Code, Fair Practices Code on Lenders' Liability and Citizens' Charter.
c. Arm's Length Policy in respect of Intra Group Transactions	All intra-group transactions have been effected on Arm's Length basis, both as to their commercial terms and as to matters such as provision of security.
d. Common marketing, branding and use of SBI's Symbol	Use of SBI symbol has not been made in a manner that may indicate to public that common marketing and branding implies implicit support of SBI to State Bank of Hyderabad.
e. Details of Financial Support ¹³ received from SBI, if any	No financial support has been received from any Group Entity nor has any financial support provided to any Group Entity in the nature of the intra-group transactions.

¹³ Intra-group transactions which may lead to the following may be broadly treated as 'Financial Support':

- a) inappropriate transfer of capital or income from one entity to the other in the Group;
- b) violation of the Arm's Length Policy within which the Group entities are expected to operate;

- c) adverse impact on the solvency, liquidity and profitability of the individual entities within the Group;
- d) evasion of capital or other regulatory requirements;
- e) operation of 'Cross Default Clauses' whereby cross default clauses whereby a default by a related entity on an obligation (whether financial or otherwise) is deemed to trigger a default on itself in its obligations.

Annexure – I (DF-3)

DEFINITIONS OF PAST DUE & IMPAIRED ASSETS

Non-performing assets

- An asset becomes non-performing when it ceases to generate income for the bank. **A non-performing Asset (NPA) shall be an advance where**

i) Interest and/or installment of principal remains '**overdue**' for a period of more than **90 days** in respect of a Term Loan,

ii) The account remains '**out of order**' for a period of more than **90 days**, in respect of an Overdraft/Cash Credit (OD/CC),

iii) The bill remains '**overdue**' for a period of more than 90 days in the case of bills purchased and discounted,

iv) Any amount to be received remains '**overdue**' for a period of more than 90 days in respect of other accounts.

v) A loan granted for **short duration crops** will be treated as NPA, if the installment of principal or interest thereon remains overdue for **two crop seasons** and a loan granted for **long duration crops** will be treated as NPA, if installment of principal or interest thereon remains overdue for **one crop season**.

vi) Any other account would be classified as NPA only if the interest charged during any quarter is not serviced fully within **90 days** from the end of the quarter.

- '**Out of Order**' status

An account should be treated as '**out of order**' if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power.

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 Bank's Balance Sheet, or where credits are not enough to cover the interest debited during the same period, such accounts should be treated as '**out of order**'.

- '**Overdue**'

Any amount due to the bank under any credit facility is '**overdue**' if it is not paid on the due date fixed by the bank.

Annexure – II A (DF-3)

INDUSTRY WISE DISTRIBUTION OF EXPOSURES – FUND BASED

(Rs. in crore)

CODE	INDUSTRY	STANDARD	NPA	TOTAL CREDIT O/S
1	Coal	17.90	0.10	18.00
2	Mining	308.08	5.45	313.53
3	Iron & Steel	5011.10	2364.59	7375.69
4	Metal Products	1383.15	257.32	1640.47
5	All Engineering	1992.26	434.70	2426.96
5.1	Of which (005) Electronics	856.76	11.53	868.29
6	Electricity	0.00	0.00	0.00
7	Cotton Textiles	2018.78	224.00	2242.78
8	Jute Textiles	31.56	2.48	34.04
9	Other Textiles	2158.37	233.35	2391.72
10	Sugar	360.39	91.49	451.88
11	Tea	17.95	0.00	17.95
12	Food Processing	3011.39	290.18	3301.57
13	Vege Oils & Vanaspati	381.09	116.71	497.80
14	Tobacco/ Tob Products	156.70	0.28	156.98
15	Paper / Paper Products	410.88	128.35	539.23
16	Rubber / Rubr Products	609.62	62.29	671.91
17	Chemicals/Dyes / Paints etc.	3235.43	244.92	3480.35
17.1	Of which Fertilisers	477.61	5.53	483.14
17.2	Of which Petrochemicals	45.66	75.78	121.44
17.3	Of which Drugs & Pharmaceuticals	1076.50	160.15	1236.65
18	Cement	884.02	4.07	888.09
19	Leather & Leather Products	132.07	0.81	132.88
20	Gems & Jewellery	1059.37	9.60	1068.97
21	Construction	122.10	0.24	122.34
22	Petroleum	361.21	66.78	427.99
23	Automobiles & Trucks	363.61	33.69	397.30
24	Computer Software	52.29	25.25	77.54
25	Infrastructure	15999.24	540.17	16539.41
25.1	of which Power	8247.40	76.40	8323.80
25.2	of which Telecommunication	406.11	0.00	406.11
25.3	of which Roads & Ports	4523.60	121.52	4645.12
26	Other Industries	3356.54	257.25	3613.79
27	NBFCs & Trading	5418.50	0.18	5418.68
28	Residual Advance to balance Gross Advance	59121.86	1196.66	60318.52
	Total	107975.46	6590.91	114566.37

Annexure – II B (DF-3)

INDUSTRY WISE DISTRIBUTION OF EXPOSURES – NON FUND BASED
(Rs. in crore)

SBI CODE	INDUSTRY	STANDARD	NPA	TOTAL CREDIT O/S
1	Coal	338.19	NIL	338.19
2	Mining	759.13	NIL	759.13
3	Iron & Steel	1776.35	NIL	1776.35
4	Metal Products	585.98	NIL	585.98
5	All Engineering	2396.75	NIL	2396.75
5.1	Of which (005) Electronics	513.83	NIL	513.83
6	Electricity	0.00	NIL	0.00
7	Cotton Textiles	199.94	NIL	199.94
8	Jute Textiles	0.52	NIL	0.52
9	Other Textiles	64.32	NIL	64.32
10	Sugar	3.49	NIL	3.49
11	Tea	0.02	NIL	0.02
12	Food Processing	198.43	NIL	198.43
13	Vegetable Oils & Vanaspati	261.04	NIL	261.04
14	Tobacco / Tobacco Products	14.42	NIL	14.42
15	Paper / Paper Products	21.22	NIL	21.22
16	Rubber / Rubber Products	212.85	NIL	212.85
17	Chemicals/Dyes / Paints etc.	1009.11	NIL	1009.11
17.1	Of which Fertilisers	360.10	NIL	360.10
17.2	Of which Petrochemicals	0.79	NIL	0.79
17.3	Of which Drugs & Pharmaceuticals	426.71	NIL	426.71
18	Cement	215.29	NIL	215.29
19	Leather & Leather Products	28.11	NIL	28.11
20	Gems & Jewellery	524.42	NIL	524.42
21	Construction	120.41	NIL	120.41
22	Petroleum	221.81	NIL	221.81
23	Automobiles & Trucks	19.57	NIL	19.57
24	Computer Software	9.10	NIL	9.10
25	Infrastructure	7166.80	NIL	7166.80
25.1	of which Power	2065.33	NIL	2065.33
25.2	of which Telecommunication	1.21	NIL	1.21
25.3	of which Roads & Ports	843.84	NIL	843.84
26	Other Industries	1783.95	NIL	1783.95
27	NBFCs & Trading	12.39	NIL	12.39
28	Residual Advance to balance Gross Advance	15631.18	NIL	15631.18
	Total	33574.79	0.00	33574.79

Residual contractual maturity breakdown of assets (Rs. In Crores)

Annexure III-A (Table DF-III)

		Rs. in crores (upto two decimal places)							
INFLOWS	1-14 DAYS	15-28 days	29 days and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	TOTAL
1 Cash	519.18	0	0	0	0	0	0	0	519.18
2 Balances with RBI	2679.60	29.93	132.16	237.29	302.27	1115.60	693.34	807.99	5998.18
3 Balances with other Banks	1307.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1307.74
4 Investments	585.81	5.00	2169.31	1602.37	2129.65	6486.16	6293.63	18735.67	38007.60
5 Advances	5222.78	2382.67	5937.83	4447.71	9619.39	57821.72	13071.86	12561.37	111065.33
6 Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	685.96	685.96
7 Other Assets	0.03	81.55	3378.92	0.00	505.27	1306.19	0.00	1740.83	7012.79
TOTAL	10315.14	2499.15	11618.22	6287.37	12556.58	66729.67	20058.83	34531.82	164596.78

Policies

Annexure-IV (DF-1)

S. No	Policy Short Name	Policy Full Name	Prescribed periodicity of review	Last Review Date	Aligned with SBI
1	ALM Policy	Asset Liability Management Policy	Yearly	28.12.2015	Yes
2	Outsourcing Policy	Policy on outsourcing of Financial Services (other than I T related)	Yearly	28.12.2015	Yes
3	Stress Testing Policy	Stress Testing Policy on Credit Risk	Yearly	29.09.2015	Yes
4	Stress Testing Policy	Stress Testing Policy for Market Risk	Yearly	29.09.2015	Yes
5	Stress Testing Policy	Stress Testing Policy for Operational Risk	Yearly	29.09.2015	Yes
6	Stress Testing Policy	Stress Testing Policy for Liquidity Risk	Yearly	29.09.2015	Yes
7	IRM Policy	Integrated Risk Management Policy	Yearly	28.12.2015	Yes.
8	MRM Policy	Market Risk Management Policy	Yearly	29.09.2015	Yes
9	BCP Policy	Business Continuity Planning Policy	Yearly	30.01.2016	Yes.
10	Forex Trading Policy	Forex Trading Policy	Yearly	29.09.2015	Yes
11	Derivative Trading	Derivative Policy	Yearly	29.09.2015	Yes
12	Domestic Investment	Domestic Investment policy	Yearly	29.09.2015	Yes
13	Domestic Trading	Domestic Trading Policy	Yearly	29.09.2015	Yes
14	CRM Policy	Country Risk Management Policy	Yearly	30.01.2016	Yes
15	I T & I S Security	Information Technology & Information System Security Policy	Yearly	28.12.2015	Yes
16	Hedging Policy	Policy on Hedging Foreign Exchange Exposures	Yearly	29.06.2015	Yes
17	Loan Policy	Loan Policy	Yearly	30.01.2016	Yes
18	IRBAC Policy	Internal Rating Based Asset Categorization Policy	Yearly	29.09.2015	Yes.

19	MR Policy	Model Risk Policy	Yearly	29.09.2015	Yes.
20	CRM, CRMt & CM	Credit Risk Management & Cr Risk Mitigation & Coll. Mgmt Policy	Yearly	29.09.2015	Yes
21	Loss Data Policy	loss data Management Policy	Yearly	29.09.2015	Yes.
22	CRMV Policy	Credit Risk Model Validation Policy	Yearly	28.12.2015	Yes.
23	Risk Rating Policy	Risk Rating Policy	Yearly	28.12.2015	Yes
24	ORM Policy	Operational Risk Management Policy	Yearly	29.09.2015	Yes
25	CRDM Policy	Credit Risk Data Management Policy	Yearly	28.12.2015	Yes.
26	ICAAP Policy	Policy on Internal Capital Adequacy Assessment Process	Yearly	28.12.2015	Yes
27	IS Audit Policy	Information System Audit Policy	Yearly	29.03.2016	Yes
28	Securitization Risk Policy	Policy on Securitization Risk	Yearly	28.12.2015	Yes
29	Model Val Policy	Model Validation Policy for Market Risk Management	Yearly	29.09.2015	Yes
30	Funds Mgmt Policy	Funds Management Policy	Yearly	29.09.2015	Yes
31	CCRM Policy	Counterparty Credit Risk Management Policy	Yearly	29.09.2015	Yes
32	GRM Policy	Group Risk Management Policy	Yearly	14.12.2015	Yes
33	VaR Policy	Value at Risk Policy	Yearly	29.09.2015	Yes

Committees

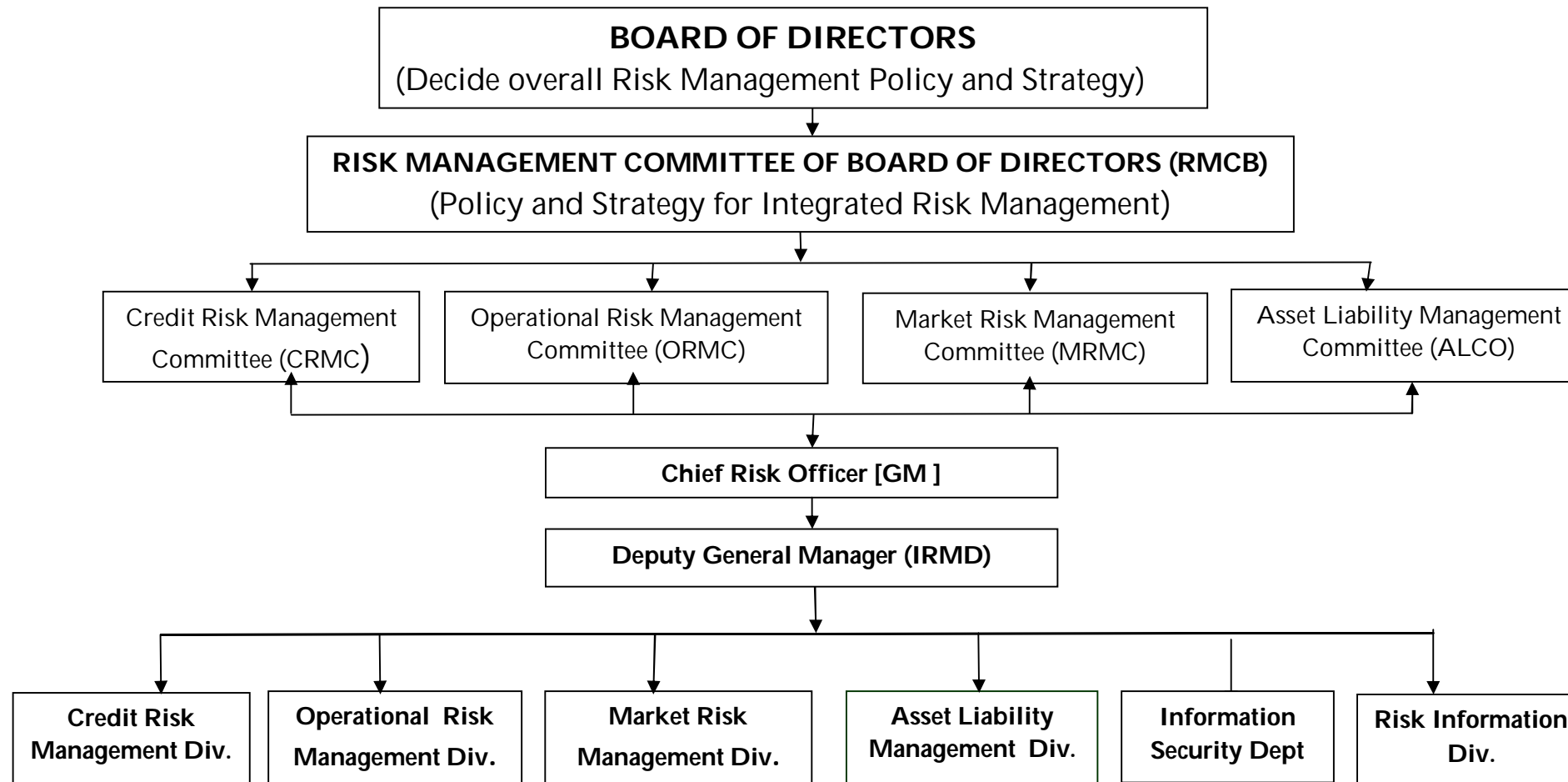
Annexure – V (DF-1)

Committees	Short name	Constitution									Periodicity of meetings	
		1	2	3	4	5	6	7	8	9		
Risk Management Committee of the Board of Directors	RMC B	Managing Director (Chairperson & Convener)	SBI Nominee Director	Two Non Official Directors								Quarterly
Credit Risk Management Committee	CRM C	Managing Director – Chairperson	Chief General Manager	GM (Risk Mgmt & CP & P)	GM (SAM)	GM(Try, F&A)	GM (HR & Adm) & Gen	GM (Pri.sec, R.B & FI)	GM (MCG)	DGM (Credit)	DGM (Credit Audit)	Quarterly
Market Risk Management Committee	MR MC	Chief General Manager – Chairman (Comm. Banking)	GM (Risk Mgmt & CP & P)	GM(Try, F&A)	GM (HR & Adm) & Gen	DGM (Treasury)						Quarterly

Operational Risk Management Committee	ORMC	Chief General Manager – Chairman (Comm. Banking)	GM (Risk Mgmt &CP & P)	GM (HR & Gen Adm)	GM (IT & New Business)	GM (Pri.sec,R. B & FI)						Quarterly
Asset Liability Committee	ALCO	Managing Director – Chairman	Chief General Manager (Commercial Banking)	Chief General Manager (Retail Banking)	GM (Risk Mgmt &CP & P)	GM (HR & Gen Adm)	GM (Corp Banking)	GM (Try, F&A)		GM (IT & New Business)		Monthly

RISK GOVERNANCE STRUCTURE

Annexure VI (Table DF- 1)



Annexure VII (Table DF-1)

Risk Reporting and /or Measurement Systems : Scope and Nature

1. The Board of Directors of the Bank has the overall responsibility for management of risks in the Bank.
2. The Board accords approval for the various policies on Risk Management of the Bank and sets limits in respect of various types of risks, viz., liquidity, interest rate, foreign exchange and equity price, credit, etc.
3. The Bank has put in place appropriate Risk Governance Structure approved by the Board. The General Manager (Risk Mgmt & CP & P) is the Chief Risk Officer (CRO) of the Bank. Under him the Integrated Risk Management Dept. headed by a Deputy General Manager (DGM) is functioning. The Dept. has 6 divisions of risk management, viz., Credit Risk, Market Risk, Operational Risk, ALM, Risk information division & Information Security Dept. Information Security Dept is headed by AGM and other divisions are headed by Chief Managers.
4. The Risk Management Committee of the Board of Directors (RMCB) is a Board level Sub-committee headed by the Managing Director. The Managing Director and three other Directors are members of RMCB. The Chief General Manager and all the General Managers including the CRO of the Bank also attend and actually participate in the meetings of RMCB.
5. RMCB is actively monitoring the risk management system in the Bank through various reporting and monitoring mechanisms. Other committees like Credit Risk Management Committee (CRMC), Market Risk Management Committee (MRMC), Operational Risk Management Committee (ORMC) and Asset Liability Management Committee (ALCO) are in place for monitoring risks in their respective areas. The committees meet at regular intervals.
6. The RMCB is entrusted with the responsibility of devising the policy and strategy for integrated risk management containing various risk exposures of the Bank.

The following reports are submitted to Top Management/EC/RMCB/ Board as per the frequency mentioned there against:

Sl. No.	Particulars	Frequency
1	Risk Profile Templates	Half-yearly
2	Quarterly Progress Report	Quarterly
3	Review of exposure to sensitive sectors (Real Estate and Capital Market)	Quarterly
4	Review of Inter-Bank Exposure limits	Half-yearly
5	Review of Unsecured exposures	Monthly
6	Review of Term Loans	Monthly
7	Review of Off-balance sheet items	Monthly
8	Review of Loan Policy	Yearly
9	Rating-wise migration analysis for high-value accounts	Yearly
10	Portfolio concentration analysis	Half-yearly
11	Disclosures under Pillar III of Basel II guidelines	Quarterly
12	Progress in implementation of Basel-II guidelines in the Bank	Quarterly
13	Approach papers on various industries and setting of exposure ceilings for various industries	Yearly
14	Review of ALM in the Bank	Quarterly
15	Market Risk daily reports	Daily
16	Report on Structural Liquidity	Fortnightly
17	Report on Interest Rate Sensitivity	Monthly
18	Report on Maturity – wise break down of Assets	Quarterly
19	Stress Testing in Market Risk	Quarterly
20	Stress Testing in Credit Risk	Quarterly
21	Stress Testing in Liquidity Risk	Quarterly
22	Review Report on counterparty exposures	Half-yearly
23	Capital to Risk Weighted Assets Ratio under Basel II & III	Quarterly
24	Stress Testing in Operational Risk	Yearly

7. Following mechanisms are in place for measurement of risks in various asset categories:

7.1 The Bank has put in place separate guidelines for credit risk assessment of borrowal accounts. The loan policy of the Bank also covers the area of credit risk assessment.

7.2 The Bank applies internal rating models for credit risk assessment & pricing of its products in respect of advances of Rs.25 lacs and above other than those advances which fall in the category of specified schemes, such as housing loans, car loans, education loans, mortgage loans, agricultural cash credits and other thrust areas, etc.

7.3 Counterparty limits with respect to banks/Primary Dealers are assessed both under BERI model and also outside BERI model (for foreign banks).

7.4 Trading and settlement are done through Clearing Corporation of India Ltd (CCIL). This takes care of the pre-settlement and settlement risks. Netting and collateral arrangements are also applied in risk measurement.

Annexure VIII (Table DF-3)
Rs. In crs

PART A (TO BE REPORTED ONLY BY BANKS)		
Details of Gross Advances, Gross NPAs, Net Advances and Net NPAs.		
	Particulars	Amount
1	Standard Advances	107975.46
2	Gross NPA*	6590.91
3	Gross Advances**	114566.37
4	Gross NPAs as a percentage to Gross Advances	5.75
5	Deductions	2847.75
(i)	Provisions held in the case of NPA accounts as per asset classification (including additional provisions of NPAs at higher than the prescribed rates)	2525.37
(ii)	DICGC/ECGC claims received and held pending adjustment	0
(iii)	Part payment received and kept in Suspense account or any other similar account	0
(iv)	Balances in sundries account (Interest Capitalization-Restructured accounts)	225.29
(v)	Floating Provisions***	35.68
(vi)	Counter Cyclical Provisions	12.09
(vii)	Provisions in lieu of diminution in the fair value of restructured accounts classified as NPAs	49.32
(viii)	Provisions in lieu of diminution in the fair value of restructured accounts classified as standard assets	653.27
6	Net Advances	111718.62
7	Net NPAs	3743.16
8	Net APAs as percentage of Net advances	3.35

*Principal dues of NPAs plus Funded interest term loan, where the corresponding contra credit is parked in sundries account (Interest apitalization-Restructured accounts), in respect of NPA accounts.

**For the purpose of this statement, Gross Advances mean all outstanding loans and advances including advances for refinance has been received but excluding rediscounted bills, and advances written off at Head Office level (Tech write off)

***Floating provisions would be deducted while calculating Net NPAs, to the extent, Banks have exercised this option, over utilizing it toward Tier II Capital.

Rs. In crs

PART B (Supplementary Details)		
S.no.	Particulars	Amount
1	Provisions on Standard Assets excluding 5(vi) in part A above	408.64
2	Interest recorded as Memorandum item	NIL
3	Amount of cumulative technical write off in respect of NPAs in part A above	NIL
4	Format as per RBI	

(DF-3) Annexure – II C STATE BANK OF HYDERABAD

Details of Industries having exposures more than 5% of total gross credit

Rs. in crs

Code	Industry	Fund based outstanding			NF o/s	Total Expo
		Std	NPA	Total		
3	Iron & Steel	5011.10	2364.59	7375.69	1776.35	9152.04
25.1	Power	8247.40	76.40	8323.80	2065.33	10389.13