Disclosures under the New Capital Adequacy Framework Guidelines- Basel III (Pillar 3)- for the period ended on 31st March 2020 on Standalone basis

Table DF-1: Scope of Application

Name of the head of the banking group to which the framework applies: 'Corporation 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 the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Corpbank Securities Limited/ India	Yes	As per AS-21	Yes	As per AS-21	NA	NA

b. List of group entities not considered for consolidation both under the Accounting and Regulatory scope of Consolidation.

Name of the entity / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
NA					

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation

Amounts in (₹) million

Name of the entity / country of incorporation (As indicated in (i) a. above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Corpbank Securities Limited/ India	It is engaged in the business of distribution of mutual fund besides dealing in Government securities, Treasury Bills and Certificate of Deposits.	750.0	1250.2

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:

Name of the subsidiaries / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Capital deficiencies
NA				

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 (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
No Such Entity				

f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group: Not Applicable.

Table DF-2: Capital Adequacy

(i) Qualitative Disclosure

a. The Bank is subject to the capital adequacy guidelines stipulated by RBI. RBI has issued Basel-III guidelines which have been implemented from 1st April 2013 in a phased manner. The minimum total capital required to be maintained by the Bank including Capital Conservation Buffer (CCB) as on 31st March 2020 is 10.875%.

b. The Bank actively manages its capital requirement by taking in to account the current and projected Business growth of the Bank. Bank has implemented comprehensive Internal Capital Adequacy Assessment Process (ICAAP). ICAAP covers Bank's procedure to ensure identification and measurement of risks, appropriate level of Internal capital in relation to Bank's risk profile and development of suitable risk management system, composition and distribution of internal capital which is considered adequate to cover current risk and any future risk in both quantitative and qualitative terms. Stress tests are used as a part of Internal Capital Adequacy Assessment Process (ICAAP) to evaluate the impact on the bank's capital under extreme stress scenario and to ensure that the capital base can with-stand the adverse impact of uncertain events. The Bank is guided by the philosophy of optimal utilisation of the capital so as to increase the return on capital and increase shareholders value in the long run.

The Bank has also implemented an ICAAP policy. This Policy covers regulatory standards, ICAAP procedures as well as roles and responsibilities of various functionaries.

Objectives of the ICAAP Policy are:

- To ensure management of internal capital in accordance with the RBI Guidelines, Basel III Guidelines and overall Corporate Governance Principles.
- To describe the process for identification, assessment, measurement and aggregation of the risks inherent in the Bank's business and operations.
- To ensure that the available capital is commensurate with the Bank's risk profile.
- To ensure that there is clear assignment of roles and responsibilities for facilitating the ICAAP.

Internal Capital Adequacy Assessment Committee of the Board is responsible for implementation of ICAAP in the Bank.

Internal Capital Adequacy Assessment Process (ICAAP): The ICAAP comprises of a bank's procedures and measures designed to ensure the following:

- Risk identification and measurement processes are appropriate;
- Level of internal capital is commensurate with the bank's risk profile;
- Risk management systems are suitably developed and applied.

Identification of Material Risk: The Bank considers the following as material risks it is exposed to in the course of its business and therefore, factors these while assessment of existing capital and future capital requirement:

Pillar-I	Pillar-II
• Credit Risk	• Residual credit risks
• Market Risk	• Credit Concentration Risk
• Operational Risk	• Liquidity Risk
	• Interest Rate Risk in the Banking Book • Settlement Risk • Counterparty Credit Risk • Reputation Risk • Strategic Risk and Business Risk • Pension obligation Risk • Loan Maturity Concentration • Currency Induced Credit Risk • Collateral Concentration Risk • Concentration in Human Resource • Residual Risk • Model Risk • IT Risk • Securitization Risk • Geographic Concentration Risk

(ii) Quantitative Disclosures

As required by RBI guidelines on Basel-III, the Banks's capital requirement has been computed using the Standardised approach for credit risk, Standardised duration method for market risk and Basis Indicator approach for operational risk.

a. Capital requirement for Credit risk

Amounts in (₹) million

Particulars (Basel-III)	**March 31, 2020**
Portfolio subject to standardised approach Securitisation exposures	95,913.1 27.9
Total	**95,941.0**

b. Capital requirement for Market risk

Amounts in (₹) million

Portfolio subject to Standardised Duration Method (Basel-III)	**March 31, 2020**
Interest rate risk Foreign Exchange risk (including gold) Equity risk	2,923.3 49.5 1,059.0
Total	**4,031.8**

c. Capital requirement for Operational risk

Amounts in (₹) million

Particulars (Basel-III)	**March 31, 2020**
Basic indicator approach	9,877.0
Total	**9,877.0**

d. Common Equity Tier 1, Tier 1 and Total Capital ratios :

Particulars	Basel-III
CET 1 capital ratio	9.04%
Tier I capital ratio	9.04%
Total capital ratio	11.53%

(iii) Risk exposure and assessment

The Risk Management is integral to the operations and culture of the Bank. The wide variety of business undertaken by the Bank requires it to identify, measure, control, monitor and report risks effectively. Risk management is the process whereby Bank methodically addresses the risk attached to its activities with the goal of achieving sustained benefit within each activity and across the portfolio of all activities.

Managing risk is a process operated independent of the business units of the Bank. It consists of the following key components:

Identification	The Bank endeavours to identify all material risks that may affect it. Identification is a continuous and pro-active process. It covers all the current activities of the Bank as well as new products and initiatives.
Policies	In order to ensure that the Bank's business units comply with the approved risk management framework, the Board of Directors has approved detailed Group Credit Policy, ALM Policy, Operational Risk Management Policy, Information Security Policy and other Risk Management Policies covering an integrated view of risk management at the Bank.
Measuring and handling risk	The Bank spends considerable resources on maintaining a modern IT platform and trained resources to support risk management. The Bank continually monitors models and validates risk parameters to ensure that risk measurement gives a fair presentation of the underlying portfolios and transactions.
Parameter applications	In order to best capitalize on the Bank's risk appetite, the Bank applies risk-based data about customers, industries, geographies, etc. in the day-to-day handling of customer transactions.
Controls	The Bank has established an independent control environment to monitor and enforce approved policies and limits.
Reporting	The Bank applies systematic risk reporting at all levels of the organization with openness in the reporting of risk factors to the Bank's stakeholders.

Bank has evolved suitable risk management process and architecture in order to manage various financial and non-financial risks, broadly divided into three categories viz. Credit risk, Market risk and Operational Risk. While the Board of Directors remain the fountainhead of all risk management policies and strategies. It is supported by the Sub Committee of the Board for Risk Management which, in turn, is supported by the Asset Liability Management Committee (ALCO)/ Market Risk Management Committee of Executives (MRMC), Credit Risk Management Committee of Executives (CRMC), Operational Risk Management

Committee of Executives (ORMC). Internal Capital Adequacy Assessment Committee of the Board (ICAAC) is responsible for execution of the ICAAP, reviewing the risk profile quarterly and compares the required capital commensurate with the risk profile with actual capital and recommends suitable corrective measures to be adopted.

Bank has also formed Zonal level Credit Committee (ZLCC), Circle Level Credit Committee (CLCC), Head Office Level Credit Committee (HLCC) and Credit Approval Committee of Board (CACB) for according sanctions to credit proposals, Post Sanction Pre Disbursement Scrutiny Committee (PSPDS) .

Risk Management Architecture

Credit Risk:
Credit Risk is defined as a potential risk that a bank's borrower or counterparty will fail to meet its obligations in accordance with agreed terms. The goal of credit risk management is to maximize a bank's risk-adjusted rate of return by maintaining credit risk exposure within acceptable levels.

The Bank is focused on developing the credit portfolio consisting of priority sector loans and retail loans. The Bank assumes risks within the limits of applicable legislation and other rules prescribed by RBI from time to time. Overall, the Bank adheres to good business practices applicable for financial enterprises. The bank takes a cautious approach while granting credit to businesses in troubled or cyclical industries.

The key components of Bank's overall credit policy are as follows:

a. The Bank believes in establishing and extending long-term customer relationships.
b. Loans are granted based on the customer's need and based on specific assessments that provide a context for such credit including a combination of qualitative and quantitative criteria.
c. The Bank regularly monitors the developments in the customer's financial position in order to assess the impact on credit quality of borrowal accounts.
d. The exposure should match the customer's creditworthiness, capital position or wealth components, and the client should be able to substantiate his repayment capacity.

The Bank actively manages its credit risk and has implemented rating cum appraisal system for commercial credit facilities of above ₹25 lakhs. The borrowers are rated based on the financials, the project viability, Industry performance, management, collaterals offered etc. Ratings assigned by the appraising officers are independently verified by the Risk Managers, before confirming the same. There are 8 internal rating grades for the borrowers. The Bank has implemented a multi-tier credit approving system wherein an "Approval Grid" clears the loan proposals before being placed to the respective sanctioning authorities / committees. The Group Credit Policy has defined the hurdle rate i.e. the minimum rating that the borrower should get in case of new/takeover proposals. The Bank has been steadily building data through the rating system which will help the bank in migrating to the advanced approaches in Risk Management.

All commercial Credit proposals where aggregate borrower wise limits are ₹1 crore and above, rating validation for those proposals are done by Risk Manager Head Office at Integrated Risk Management Division (IRMD).

In order to quicken the processing of Retail Loans and maintain quality in appraisal, Retail loan centres for processing of retail loans have been set up across the country. The Retail Loan Centres have enabled the bank to speed up the processing of Retail Loans and to also process the appraisal note of retail obligors keeping in view Risk Perspective.

Credit Risk Management Organisation

The Credit Risk Management Committee (CRMC) reviews and monitors the credit risk areas and ensure adherence to various risk limits and in turn reports to the Risk Management Committee of Board (RMCB) and Audit Committee of the Board (ACB). The RMCB reports to the Board.

Policies in place:

Bank has put in place following policies for Credit Risk Management:

- Group Credit Policy
- Credit Risk Management Policy

Group Credit Policy guides the Credit decisions in all areas of operation where Credit Risk is involved. Bank has set prudential limits for exposure to individual borrowers, non-corporate borrowers, entry level exposure norms, substantial exposure limits, benchmark financial ratios, borrower standards, exposure limits/ceilings to industries, sensitive sectors, rating category etc. The Board reviews these prudential limits periodically.

Asset Liability Management (ALM):

Asset Liability Management (ALM) provides a comprehensive framework for measuring, monitoring and managing liquidity risk and interest rate risk. Liquidity risk is the risk that the Bank may not be able to meet its liabilities either by borrowing or converting assets. Apart from liquidity, bank may also have a mismatch due to changes in interest rates. The Bank carries various assets, liabilities and off-balance sheet items across markets, maturities and benchmarks exposing it to risks from changing interest rates. The Bank's objective is to maintain liquidity risk and interest rate risk within tolerable limits.

Bank has the following hierarchy in place for ALM:

Board of Directors

The Board has the overall responsibility for management of liquidity and interest rate risks. The Board decides the strategy, policies and procedures of the Bank to manage liquidity and interest rate risk including setting of risk tolerance limits and reviewing of stress test results.

Risk Management Committee of the Board (RMCB)

RMCB is responsible for ensuring compliance with regulatory requirements and also for identification, measurement, monitoring and management of all risk inherent in the banking activities including liquidity and interest rate risks. RMCB is supported by Assets Liability Management Committee (ALCO). ALCO is in turn supported by ALCO desk.

Asset Liability Committee (ALCO)

ALCO is a decision-making unit responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity and interest rate risk management strategy of the Bank in line with the Bank's risk management objectives and risk tolerance. The ALCO is also responsible for balance sheet planning from risk-return perspective including strategic management of liquidity and interest rate risks. The major role of the ALCO includes the following:

- Pricing / repricing of the products - both assets and liabilities
- Deciding on mix of liabilities and their maturity profile
- Review of Liquidity Coverage Ratio
- Ensuring adherence to the internal tolerance limits set by the Board
- Reviewing the stress testing results
- Monitoring of various liquidity ratios
- Review of interest rate views / forecasting
- Review of funding strategies

ALCO DESK

The Bank's ALCO Desk shall be responsible for analysis, monitoring and reporting the risk profiles and risk reports to the ALCO. The major functions of the ALCO DESK includes the following:

- Preparing of various liquidity statements
- Monitoring of GAPs and exceptions reporting
- Conducting stress testing
- Computing Interest Rate Risk in Banking Book (IRRBB)
- Carrying out ALM analysis
- Apprising the Top Management, ALCO, RMCB and the Board about the various risk limits

Liquidity Risk:

Liquidity is the ability of a bank to fund increases in assets and meet obligations as they come due, without incurring unacceptable losses. The fundamental role of banks in the maturity transformation of short-term deposits into long-term loans makes banks inherently vulnerable to liquidity risk. Bank should establish a robust liquidity risk management framework that ensures it maintains sufficient liquidity, including a cushion of unencumbered, high quality liquid assets, to withstand a range of stress events, including those involving the loss or impairment of both unsecured and secured funding sources.

The ALCO DESK at the Bank monitors and manages the liquidity risk under the supervision of ALCO. The Bank manages liquidity risk in accordance with its ALM Policy. This policy is framed as per the extant regulatory guidelines and is approved by the Board of Directors. The ALCO of the Bank formulates and reviews strategies and provides guidance for management of liquidity risk within the framework laid out in the ALM Policy. The Risk Management Committee of the Board has an oversight on the ALCO.

Liquidity risk measurement systems and reporting:
Liquidity Risk is measured using flow approach and stock approach.

Under flow approach the Bank manages and monitors the liquidity on the following basis:

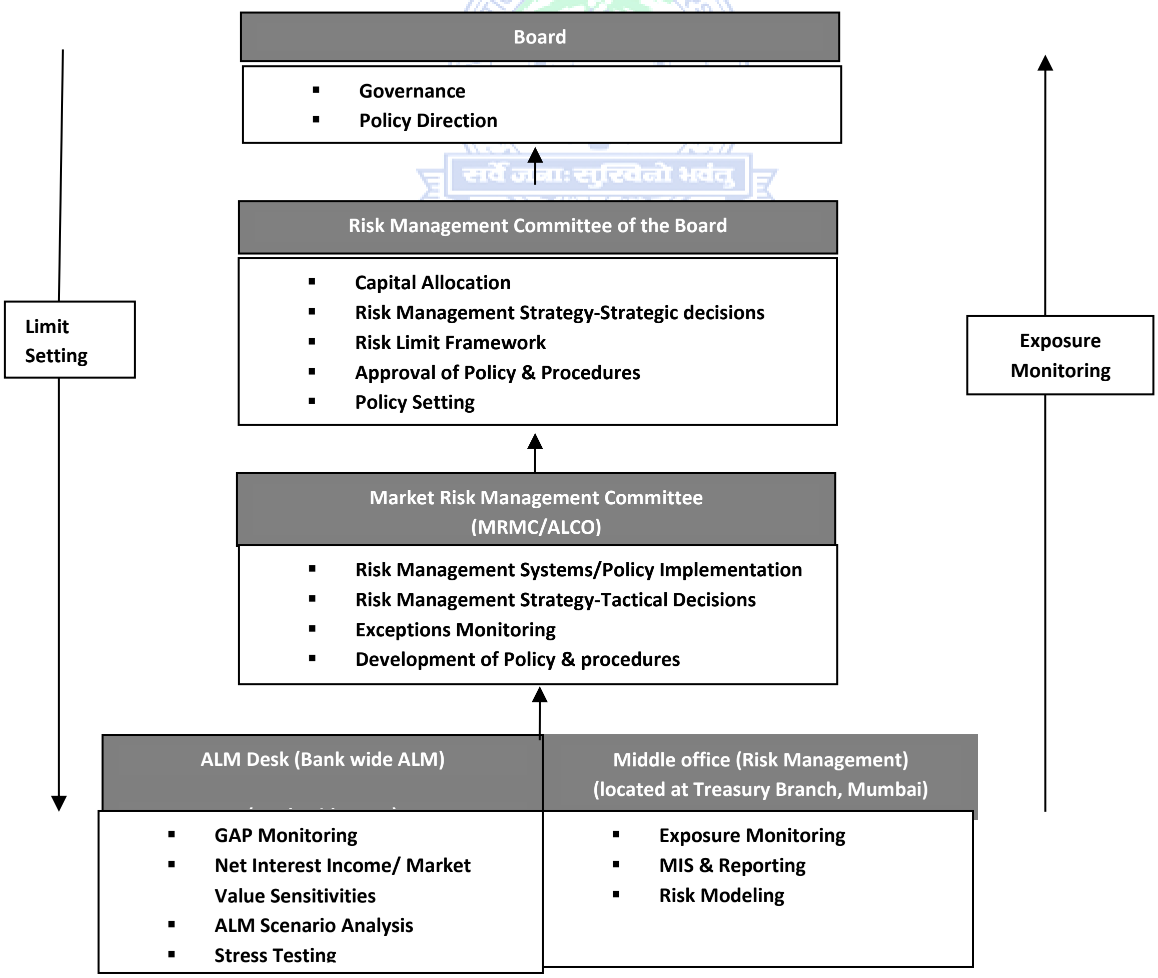
- **Preparation and analysis of Structural Liquidity Statement:** Bank prepares Structural Liquidity Statement (SLS) on a daily basis for analysis of maturity gap according to RBI defined time buckets. Daily SLS is being reported to top management. Bank also prepares SLS on each Friday, 15th and last day of every month and reports to ALCO. SLS on a Fortnightly basis is being reported to RMCB also.

- **Dynamic Liquidity Analysis for likely position until 90 days:** Bank is also preparing and analyzing Dynamic Liquidity Statement (DLS) on a fortnightly basis. DLS is reported to ALCO on a monthly basis.
- **Back testing:** Bank is also conducting back testing for 90 days on a quarterly basis and reports to ALCO and RMCB and also short term back testing (14 days) of DLS conducted on a fortnightly basis and reports to top management.
- **Liquidity Coverage Ratio:** Bank is calculating LCR on daily basis and it is reported to the Top Management.
- The overall liquidity is monitored by the IRMD and Treasury Division. ALCO monitors the liquidity position on regular basis as per the tenor buckets predefined by the Bank.
- As part of Contingency Funding Plan, Bank maintains short term liquid assets and highly liquid government securities / bonds / debentures to the extent of Rs 4500 crore. Also Bank has made line of credit arrangements with other Banks.

Stock approach involves measurement of critical ratios in respect of liquidity risk. Analysis of liquidity risk also involves examining how funding requirements are likely to be affected under crisis scenarios. The Bank has a Board approved liquidity stress framework guided by the regulatory instructions.

Market Risk:
Market risk is defined as the risk of losses in on-balance sheet and off-balance sheet positions arising from movements in market prices variables.

Market Risk Management Organization:



Policy and Procedures: Bank has devised detailed policy guidelines for management of Market Risk. The purpose of the policy document is to define processes whereby the market risks carried out by the Bank can be identified, quantified, monitored and managed within a market risk framework that the Board of Directors considers as consistent with its mandate and risk tolerance. The policy document acknowledges that market risk is simply one of the wide arrays of risks carried out by the Bank. The objective of policy document is that the Bank's operations are in line with management's expectations of return to market risk.

Policies in place:
Bank has put in place following policies for Market Risk Management:

- Investment Policy
- Market Risk Policy (including Operational Risk in Treasury Operations, Country Risk Management, and Risk Management for Precious Metal Business)
- Derivative Policy

The Market Risk Management Committee (MRMC) looks after the Market Risk areas and in turn reports to the Risk Management Committee of Board (RMCB). The RMCB reports to the Board.

Investment Committee: For the purpose of focused approach on investments, Bank has constituted Investment Committee at Head Office comprising senior executives of the Bank.

The Bank has set up an independent Middle Office at its Treasury Branch, Mumbai. Middle office acts as extended arm of Integrated Risk Management Division and is entrusted with the responsibility of monitoring the adherence of various risks limits set, such as, Trading limits, Counterparty exposure limits etc. The Middle Office calculates the Value at Risk on a daily basis and reports the same to the Integrated Risk Management Division. Any breach of limits is immediately brought to the attention of Top management and necessary actions are taken wherever required.

Operational Risk:
Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk, but excludes strategic and reputational risk.

The Operational Risk Management Committee (ORMC) is entrusted with Operational Risk Management areas and in turn reports to the Risk Management Committee of Board (RMCB). The RMCB reports to the Board.

Information/ Cyber Security:

Bank is committed to provide safe and secure digital banking experience to its customers. In order to achieve Confidentiality, Integrity and Availability of all Information Assets of the Bank and to ensure that regulatory, operational and contractual requirements are fulfilled, bank has put in place robust systems and procedures which are well defined in bank's Information Security policy and Information Security Guidelines.

In line with RBI notification dated 02.06.2016 on Cyber Security Frame Work in Banks, bank has formulated Cyber Security Policy, which outlines the directives designed to maintain cyber security and put in place Cyber Crisis Management plan, a coordinated approach towards preparation for rapid identification, information exchange, response and remediation - to mitigate and recover from malicious cyber related incidents impacting critical business functions and processes of the bank.

As mandated by RBI, existing Security Operation Centre (SOC) has been upgraded as Cyber Security Operation Centre (C-SOC) by enhancing the capabilities and is in-housed. Bank's all critical IT assets and Applications are monitored, assessed, and defended by C - SOC on 24*7 basis.

While the bank is complying with the directives issued by Reserve bank of India, from time to time in the area of Information/Cyber security standards, bank has also implemented the best practices suggested by organizations like, Indian Computer Emergency Response team (CERT-In), National Critical Information Infrastructure Protection Centre (NCIIPC) and Institute for Development and Research in Banking Technology (IDRBT).

Bank is actively participating in various meetings and forums organised by CERT In, RBI and IDRBT to remain updated in latest security technologies and to continuously upgrade the security posture of the bank.

Bank is regularly participating in drills conducted by RBI and IDRBT to test the robustness of our network against cyber-attacks and also responses of the staff to the situations.

Policies in place:
Bank has put in place following policies for Operational Risk Management:

- Operational Risk Management Policy
- Outsourcing Policy of the Bank
- Information security policy
- Information Security guidelines
- Cyber Security policy
- Cyber Crisis Management Plan
- Policy on Business continuity planning
- Disaster recovery plan

Approaches for capital computation
In line with the Reserve Bank of India (RBI) Guidelines, the Bank has adopted following approaches for implementation of Basel III Capital Regulations under Basel-III norms.

- Standardised Approach for Credit Risk.
- Standardised Duration Approach for Market Risk.
- Basic Indicator Approach for Operational Risk.

The Bank is in the process of migration to advanced approaches for credit, market and operational risk.

Table DF-3: Credit Risk: General Disclosures for all Banks

a. The Bank has adopted the definition of the past due and impaired assets (for accounting purposes), as defined by the regulator, for income recognition and asset classification norms.

The Bank has put in place Board approved Group Credit Policy. The objectives of the policy are to ensure that the operations are in line with the expectation of the Management / Regulator so that strategies of the top management are translated into meaningful and desired outcomes at operational level. The policy stipulates prudential limits on large credit exposure, standards for loan collateral, portfolio management, risk concentration, risk monitoring and evaluation, provisioning and regulatory / legal compliance. The Bank identifies the risks to which it is exposed and applies suitable techniques to measure, monitor and control these risks.

Various Risk Management Committees monitor implementation of these policies and strategies approved by the Board. They monitor credit risks and ensure compliance of risk limits.

The Bank monitors the risk concentration by analyzing the actual exposure vis-à-vis exposure limits fixed for single and group borrowers, rating grade–wise limits, Industry wise exposure limits and analyzing the geographical distribution of credit across the Zones / States etc.

b. Total Gross credit risk exposures, Fund Based and Non-fund based as on March 31, 2020

Particulars	**Amounts in (₹) million**
Fund Based (Book value)	
Gross Advances	1,405,411.0
Investments (including RIDF and venture capital funds liable for credit risk)	529,787.5
Other Assets	301,613.6
Non Fund Based	
Non Market related (Book Value)	141,060.8
Market related	170,440.1
Total Credit risk exposures	**2,548,313.1**

c. Geographical Distribution of Credit risk exposures (loans and advances)

Amounts in (₹) million

Exposure distribution	**March 31, 2020**		
	Fund Based	**Non-fund Based**	**Total**
Domestic	1,405,411.0	141,060.8	1,546,471.8
Overseas	-	-	-

d. Industry type distribution of exposures, fund based and non-fund based as on March 31, 2020

Amounts in (₹) million

Industry Code	Industry	Fund Based	Non-Fund Based	Total	%age of Gross Credit Exposure
1	A. Mining and Quarrying	998.4	1,805.9	2,804.3	0.34%
1.1	A.1 Coal	444.1	1,801.6	2,245.7	0.28%
1.2	A.2 Others	554.3	4.4	558.6	0.07%
2	B. Food Processing	26,258.9	796.1	27,055.0	3.32%
2.1	B.1 Sugar	4,210.3	208.4	4,418.7	0.54%
2.2	B.2 Edible Oils and Vanaspati	2,943.7	128.8	3,072.5	0.38%
2.3	B.3 Tea	83.3	15.8	99.1	0.01%
2.4	B.4 Coffee	566.2	-	566.2	0.07%
2.5	B.5 Others	18,455.4	443.2	18,898.6	2.32%
3	C. Beverages (excluding Tea & Coffee) and Tobacco	2,571.3	202.7	2,774.1	0.34%
3.1	C.1 Tobacco and tobacco products	1,621.1	-	1,621.1	0.20%
3.2	C.2 Others	950.3	202.7	1,153.0	0.14%
4	D. Textiles	42,104.7	5,816.3	47,921.0	5.89%
4.1	D.1 Cotton	23,312.0	1,097.4	24,409.4	3.00%
4.2	D.2 Jute	4.0	-	4.0	0.00%
4.3	D.3 Man-made	421.9	-	421.9	0.05%
4.4	D.4 Others	18,366.7	4,718.9	23,085.6	2.84%
4.5	Out of D (i.e., Total Textiles) to Spinning Mills	1,643.7	286.3	1,929.9	0.24%
5	E. Leather and Leather products	4,129.7	158.8	4,288.5	0.53%
6	F. Wood and Wood Products	8,394.2	1,536.4	9,930.6	1.22%
7	G. Paper and Paper Products	5,538.5	58.4	5,596.9	0.69%
8	H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	23,939.3	4,280.7	28,220.0	3.47%
9	I. Chemicals and Chemical Products (Dyes, Paints, etc.)	58,053.3	1,452.4	59,505.6	7.31%
9.1	I.1 Fertilizers	19,298.4	635.2	19,933.6	2.45%
9.2	I.2 Drugs and Pharmaceuticals	7,190.4	398.0	7,588.4	0.93%
9.3	I.3 Petro-chemicals (excluding under Infrastructure)	26,898.6	28.7	26,927.3	3.31%
9.4	I.4 Others	4,665.9	390.5	5,056.3	0.62%
10	J. Rubber, Plastic and their Products	3,939.1	466.5	4,405.6	0.54%
11	K. Glass & Glassware	299.0	1.7	300.7	0.04%
12	L. Cement and Cement Products	5,246.1	35.0	5,281.1	0.65%
13	M. Basic Metal and Metal Products	57,861.7	2,985.7	60,847.4	7.47%
13.1	M.1 Iron and Steel	47,505.0	2,831.1	50,336.2	6.18%
13.2	M.2 Other Metal and Metal Products	10,356.7	154.6	10,511.2	1.29%

Industry Code	Industry	Fund Based	Non-Fund Based	Total	%age of Gross Credit Exposure
14	N. All Engineering	39,811.2	24,367.5	64,178.8	7.88%
14.1	N.1 Electronics	18,255.7	404.2	18,660.0	2.29%
14.2	N.2 Others	21,555.5	23,963.3	45,518.8	5.59%
15	O. Vehicles, Vehicle Parts and Transport Equipments	18,988.1	434.7	19,422.8	2.39%
16	P. Gems and Jewellery	24,606.3	361.7	24,968.0	3.07%
17	Q. Construction	3,729.8	16,751.3	20,481.1	2.52%
18	R. Infrastructure	189,974.6	6,832.5	196,807.1	24.18%
18.1	R.a Transport (a.1 to a.6)	48,662.9	0.8	48,663.7	5.98%
18.1.1	R.a.1 Roads and Bridges	43,553.2	0.8	43,554.0	5.35%
18.1.2	R.a.2 Ports	1,327.2	-	1,327.2	0.16%
18.1.3	R.a.3 Inland Waterways	-	-	-	0.00%
18.1.4	R.a.4 Airport	314.8	-	314.8	0.04%
18.1.5	R.a.5 Railway Track, tunnels, viaducts, bridges	3,467.8	-	3,467.8	0.43%
18.1.6	R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	-	-	-	0.00%
18.2	R.b. Energy (b.1 to b.6)	95,917.1	6,574.1	102,491.2	12.59%
18.2.1	R.b.1 Electricity Generation	87,420.1	6,527.8	93,947.9	11.54%
18.2.1.1	R.b.1.1 Central Govt PSUs	27,226.5	62.5	27,289.0	3.35%
18.2.1.2	R.b.1.2 State Govt PSUs (incl. SEBs)	12,135.4	137.5	12,272.9	1.51%
18.2.1.3	R.b.1.3 Private Sector	48,058.2	6,327.8	54,386.0	6.68%
18.2.2	R.b.2 Electricity Transmission	2,128.8	-	2,128.8	0.26%
18.2.2.1	R.b.2.1 Central Govt PSUs	-	-	-	0.00%
18.2.2.2	R.b.2.2 State Govt PSUs (incl. SEBs)	1,406.3	-	1,406.3	0.17%
18.2.2.3	R.b.2.3 Private Sector	722.5	-	722.5	0.09%
18.2.3	R.b.3 Electricity Distribution	6,368.2	46.3	6,414.5	0.79%
18.2.3.1	R.b.3.1 Central Govt PSUs	-	-	-	0.00%
18.2.3.2	R.b.3.2 State Govt PSUs (incl. SEBs)	6,368.2	46.3	6,414.5	0.79%
18.2.3.3	R.b.3.3 Private Sector	-	-	-	0.00%
18.2.4	R.b.4 Oil Pipelines	-	-	-	0.00%
18.2.5	R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	-	-	-	0.00%
18.2.6	R.b.6 Gas Pipelines	-	-	-	0.00%
18.3	R.c. Water and Sanitation (c.1 to c.7)	717.6	0.8	718.4	0.09%
18.3.1	R.c.1 Solid Waste Management	-	-	-	0.00%
18.3.2	R.c.2 Water supply pipelines	717.6	-	717.6	0.09%

Industry Code	Industry	Fund Based	Non-Fund Based	Total	%age of Gross Credit Exposure
18.3.3	R.c.3 Water treatment plants	-	0.8	0.8	0.00%
18.3.4	R.c.4 Sewage collection, treatment and disposal system	-	-	-	0.00%
18.3.5	R.c.5 Irrigation (dams, channels, embankments etc)	-	-	-	0.00%
18.3.6	R.c.6 Storm Water Drainage System	-	-	-	0.00%
18.3.7	R.c.7 Slurry Pipelines	-	-	-	0.00%
18.4	R.d. Communication (d.1 to d.3)	28,779.6	110.9	28,890.5	3.55%
18.4.1	R.d.1 Telecommunication (Fixed network)	23,938.6	1.2	23,939.8	2.94%
18.4.2	R.d.2 Telecommunication towers	1,796.5	100.0	1,896.5	0.23%
18.4.3	R.d.3 Telecommunication and Telecom Services	3,044.5	9.7	3,054.2	0.38%
18.5	R.e. Social and Commercial Infrastructure (e.1 to e.9)	15,897.3	145.9	16,043.2	1.97%
18.5.1	R.e.1 Education Institutions (capital stock)	4,555.4	1.3	4,556.7	0.56%
18.5.2	R.e.2 Hospitals (capital stock)	4,089.8	72.5	4,162.3	0.51%
18.5.3	R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million	3,052.2	68.7	3,120.9	0.38%
18.5.4	R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	498.3	-	498.3	0.06%
18.5.5	R.e.5 Fertilizer (Capital investment)	2,815.8	-	2,815.8	0.35%
18.5.6	R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	885.8	3.4	889.1	0.11%
18.5.7	R.e.7 Terminal markets	-	-	-	0.00%
18.5.8	R.e.8 Soil-testing laboratories	-	-	-	0.00%
18.5.9	R.e.9 Cold Chain	-	-	-	0.00%
18.5.10	R.f. Others, if any, please specify	-	-	-	0.00%
19	S. Other Industries, pl. specify	188,928.4	40,312.5	229,240.9	28.16%
21	All Industries (A to S)	705,372.5	108,656.9	814,029.4	100.00%
21	Residuary other advances (to tally with gross advances)	700,038.5	32,403.9	732,442.5	
	Total	1,405,411.0	141,060.8	1,546,471.8	

- The above industries wise break-up is provided on the same lines as prescribed for DSB returns.

e. **Residual Maturity breakdown of assets as on March 31, 2020**

Amounts in (₹) million

Maturity Buckets	Cash and Balance with RBI	Balances with Banks and Money at Call and Short Notice	Investments	Advances	Fixed Assets	Other Assets	Grand Total
Next Day	15,955.1	522.9	149,012.9	12,913.4	-	17,737.1	196,141.3
2 - 7 Days	83,786.8	3,646.3	15,076.6	33,584.9	-	29,177.4	165,272.0
8 -14 Days	2,203.4	0.0	10,781.8	18,183.1	-	34,303.5	65,471.8
15- 31 Days	2,640.0	7,703.5	7,631.3	59,034.6	-	4,680.1	81,689.4
31 Days – 2 Months	2,111.2	0.0	15,613.7	12,244.4	-	3,705.5	33,674.9
>2 Months-3 Months	2,158.5	0.0	6,486.4	78,578.0	-	453.7	87,676.7
>3 Months-6 Months	3,577.5	756.7	28,619.1	46,309.1	-	2,973.9	82,236.1
>6 Months-1Yr	9,173.6	0.0	79,634.0	314,328.5	-	8,468.8	411,604.9
>1Yr-3 Yrs	10,406.3	0.0	68,560.4	467,180.2	-	64,903.1	611,049.9
>3 Yrs- 5 Yrs	2,453.3	0.0	14,806.2	110,219.8	-	12,529.7	140,009.0
>5 Yrs	22,986.6	0.0	268,102.0	121,414.6	13,794.0	6,992.0	433,289.2
Total	**157,452.3**	**12,629.3**	**664,324.3**	**1,273,990.5**	**13,794.0**	**185,924.9**	**2,308,115.3**
Provision and claims held			11,763.0	131,420.5	**-**	**-**	143,183.5
Gross Investments/ Advances			**676,087.4**	**1,405,411.0**	**-**	**-**	2,451,298.8

Note: Residual maturity break down of assets as used for reporting positions in the ALM returns to RBI

f. **Amount of NPAs (Gross)**

Classification of Gross NPAs	Amounts in (₹) million
Sub –Standard	31,318.2
Doubtful –1	33,920.2
Doubtful – 2	53,085.4
Doubtful – 3	47,760.6
Loss	27,905.9
Total NPA [Gross]	**193,990.2**

g. **Net NPAs**

Amounts in (₹) million

Gross NPAs	193,990.2
Less: Provisions	131,420.5
Net NPAs	**62,569.7**

h. NPA Ratios

Gross NPA to Gross Advances	13.80%
Net NPA to Net Advances	4.91%

i. Movement of NPAs (Gross)

Amounts in (₹) million

Opening balance at the beginning of the year 1st April 2019	207,236.8
Additions during the year	43,362.7
Reductions during the year	56,609.3
Closing balance as on 31st March 2020	**193,990.2**

j. Movement of Provisions for NPAs

Amounts in (₹) million

Opening balance at the beginning of the year 1st April 2019	135,253.8
Add: Provisions made during the year	42,299.1
Add: DICGC claim settled amount during the year	2,887.2
Less: Written off during the year	39,515.4
Less: Write back of excess provision made during the year	9,504.3
Closing balance as on 31st March 2020	**131,420.5**

Amounts in (₹) million

k. Amount of Non-Performing Investment	8,690.6
l. Amount of provisions held for non-performing investments	8,579.9
m. Movement of Provisions for Depreciation/ Amortization on Investments	
• Opening balance as on 1st April 2019	3,469.5
• Add : Provisions made during the year	668.8
• Less : write-off/write-back of excess provision made during the year	955.2
• Closing balance as on **31st March 2020**	**3,183.1**

Table DF-4: Credit Risk: Disclosure of portfolios subject to the Standardised Approach

Qualitative Disclosures

a. The Bank is using the ratings assigned by the following credit rating agencies, approved by the RBI, for risk weighting:

1. CRISIL
2. CARE
3. ICRA
4. India Ratings
5. Brickworks
6. ACUITE
7. INFOMERICS

Types of exposures for which each agency is used

The Bank has used the solicited ratings assigned by the above approved credit rating agencies for all eligible exposures, both on balance sheet and off balance sheet, whether short term or long term, in the manner permitted in the RBI guidelines on the Basel III. The Bank has not made any discrimination among ratings assigned by these agencies nor has restricted their usage to any particular type of exposure.

Bank Loan Rating

All long term and short term ratings assigned by the accredited credit rating agencies for Bank loan portfolio are considered by the Bank. For assets in the Bank's portfolio that have contractual maturity less than or equal to one year, short term ratings accorded by the chosen credit rating agencies are considered relevant. For other assets, which have a contractual maturity of more than one year, long term ratings accorded by the chosen credit rating agencies are considered relevant.

Long term ratings issued by the chosen domestic credit rating agencies are mapped to the appropriate risk weights applicable as per the Standardised approach under the Basel III guidelines. The rating to risk weight mapping furnished below was adopted for domestic corporate exposures, as per RBI guidelines:

Long Term Rating	AAA	AA	A	BBB	BB & Below	Unrated
Risk Weight	20%	30%	50%	100%	150%	100%

In respect of the short term ratings the following risk weight mapping has been adopted by the Bank, as provided in the Basel III guidelines:

Short Term Rating	A1+	A1	A2	A3	A4&D	Unrated
Risk Weight	20%	30%	50%	100%	150%	100%

1. As per the RBI guidelines, claims on Corporates, AFCs and NBFC-IFCs having aggregate exposure from banking system of more than ₹100 crore which were rated earlier and subsequently have become unrated will attract risk weight of 150%.

2. All unrated claims on Corporates, AFCs and NBFC-IFCs having aggregate exposure from banking system of more than ₹200 crore will attract risk weight of 150%.

Quantitative Disclosure

b. Amount of bank's gross outstanding exposure (rated and unrated) in major risk buckets:

Gross Credit Exposure	**Amounts in (₹) million**
Below 100% risk weight	1,051,127.7
100% risk weight	339,661.5
More than 100% risk weight	155,682.6
Deducted	-
Total	**1,546,471.8**

CORPORATION BANK · कार्पोरेशन बैंक
सर्वे जनाः सुखिनो भवन्तु

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

Qualitative Disclosures

a. The Bank has a Board approved collateral management policy. The policy covers aspects on the nature of risk Mitigants/collaterals acceptable to the Bank, the documentation and custodial arrangement of the collateral, the valuation process and periodicity etc. For purposes of computation of capital requirement for Credit Risk, the Bank recognizes only those collaterals that are considered as eligible for risk mitigation as per RBI guidelines, which are as follows:

- Gold
- Kisan Vikas Patra, National Saving Certificates
- Cash & Bank Deposits

The Bank uses the comprehensive approach in capital assessment. In the comprehensive approach, when taking collateral, the Bank calculates the adjusted exposure to counterparty by netting off the effects of that collateral for capital adequacy purposes. The credit protection given by the following entities, considered eligible as per RBI guidelines, are recognized for the purpose of capital computation.

Export Credit Guarantee Corporation of India (ECGC) and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), and Guarantees given by Central and State Government.

The credit risk mitigation taken is largely in the form of cash deposit with the Bank and thus the risk (credit and market) concentration of the Mitigants is low.

Quantitative Disclosures

b. Exposure covered by financial collateral

Amounts in (₹) million

Eligible Financial Collateral	Total Amount of Financial Collateral Used	Net amount of financial collateral after haircut
Gold	29,027.4	18,545.2
Kisan Vikas Patra, National Saving Certificates	5,673.1	5,276.4
Cash & Bank Deposits	146,193.7	83,480.0
Total	**180,894.3**	**107,301.6**

c. Exposure covered by guarantees

Amounts in (₹) million

Particulars	Total Exposure
CGTMSE outstanding covered under Guarantee	12,206.7
ECGC outstanding covered under Guarantee	17,435.7
Government (State & Central)	100,685.4
Total	**130,327.8**

Table DF- 6 –Securitisation: Disclosure for Standardized approach

Qualitative Disclosures

Objectives, Policies, Monitoring

The Bank undertakes loan assignment transactions basically for meeting priority sector lending requirements and maximizing yield on asset opportunities. The loan assignment under securitisation in the Bank is governed by Group Credit Policy. The policy envisages about need of securitisation/ loan assignment, minimum holding period, minimum retention requirement, limit on total retained exposure, booking of profit upfront, disclosures to be made in Servicer/Investor/Trustee Report, disclosures to be made by the originator in notes to annual accounts, loan origination standards, stress testing, credit monitoring etc.

The Bank also invests in Pass Through Certificates (PTCs) backed by financial assets originated by third parties for the purposes of holding/trading/maximizing yield opportunities requirements.

In case of Loan Assignment transactions, the assignee bears the loss arising from defaults/delinquencies by the underlying obligors. The pool assets purchased under securitization/ loan assignment basis is eligible for qualifying as advances in Bank's book as per RBI guidelines. Bank has considered all the purchased pool assets as part of its advances and has applied the rating, for the purpose of capital computation for credit risk, based on the available pool rating assigned by the accredited external rating agencies approved by RBI.

External credit rating agencies

Rating assigned by the following rating agencies is used for Securitisation transactions:

- Credit Rating Information Services of India Limited (CRISIL)
- ICRA Limited (ICRA)
- Credit Analysis and Research Limited (CARE)
- India Ratings and Research Private Limited (India Ratings)
- Brickwork Ratings India Private Limited (Brickwork)
- ACUITE
- INFOMERICS

Quantitative disclosures: Banking Book

Aggregate amount of on-balance sheet securitisation exposures purchased:

Amounts in (₹) million

Exposure Type G	**March 30, 2020**
Housing Loans (classified under advances)	1,388.8
Total	**1,388.8**

Securitisation exposures in trading book

Aggregate amount of securitisation exposures invested (through PTCs), subject to the securitisation framework for specific risk broken down into different risk weight bands and capital requirement:

Amounts in (₹) million

Risk weights Band	**Book Value**	**Capital Charge**
Less than 100%	**Nil**	**Nil**
At 100%		
More than 100%		
Total	-	-

Table DF-7: Market Risk in Trading Book

Market Risk:

Market Risk is the risk to the Bank's earnings and capital due to changes in the market level of interest rates or prices of securities, foreign exchange, commodities and equities, as well as the volatilities of those changes.

Activities undertaken by the Bank which give rise to market risks are as follows:

Source /Activity	Domestic	Forex	Gold	Derivatives
Trading	Domestic Treasury Operations (comprising of Bonds, Equity, Mutual Funds, Commercial paper, Certificates of Deposit ,etc)	Forex Treasury Operations (Spots, Forwards, and Fx Swaps)	Proprietary positions	Proprietary positions
Non-Trading or Banking	Investment Portfolio (HTM)	None	None	Used for hedging Banking Book

Bank monitors various risk limits like:

- Net Overnight Open Position Limit (NOOPL)
- Daylight Limit
- Single Deal Limit
- Loss Limit & Stop Loss Limit
- Limit for Outright / Cross Currency and Currency Future
- Limit for Trading Swaps
- Gap Limits
- Instrument / Securities Limit
- Duration Limits
- Exposure Limits on Non SLR Investments
- Value at Risk (VaR)

Capital Computation: Bank has adopted the Standardized Duration Approach for its entire portfolio, as prescribed by RBI, for computation of capital charge for Market Risk.

Preparedness for moving over to advanced approaches (IMA Capital Charge): Bank has completed the up-gradation of its existing capital computation model to meet the requirement of Internal Model Approach. The upgraded IMA model is running on a test basis for further improvements.

Quantitative Disclosures

Bank maintains capital charge for Market Risk as on 31.12.2020 under the Standardised duration approach as under:

Standardised duration approach	Amounts in (₹) million
Interest Rate Risk	2,923.3
Foreign Exchange Risk (including Gold)	63.0
Equity Position risk	1,059.0
Total	**4,045.3**

Table DF-8: Operational Risk

Qualitative Disclosures

Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. The way operational risk is managed has the potential to negatively impact a bank's customers, its financial performance and reputation. The Bank has put in place Board approved organization structure for Operational Risk Management with clearly defined roles and responsibilities to mitigate operational risk arising out of the Bank's business and operations.

Organizational Structure for Managing Operational Risk

A committee comprising of senior management personnel viz. Operational Risk Management Committee (ORMC) oversees the implementation of operational risk management framework approved by the Board. The ORMC is headed by the senior most Executive Director. General Managers of Risk Management, Inspection and Audit Division, Human Resource, Information Technology, Compliance, Credit, Planning, Legal, Chief Compliance Officer and Chief Security Officer are members of ORMC. An independent Integrated Risk Management Division (IRMD) is responsible for implementation of the framework across the Bank. Board approved operational risk management policy stipulates the roles and responsibilities of business units, operations and support functions in managing operational risk.

Risk Measurement and Monitoring

While the day-to-day operational risk management lies with business lines, operations and support functions, the IRMD is responsible for designing tools and techniques for identification and monitoring of operational risk across the Bank consistent with the framework approved by the Board. The IRMD also ensures that operational risk exposures are captured and reported to the relevant levels of the management for initiating suitable risk mitigations in order to contain operational risk exposures within acceptable levels.

The Bank applies a number of risk management techniques to effectively manage operational risks:

- Collects information about operational risk incidents as and when the incidents are detected by Branches / Offices through incident reporting module.
- Collect and reports operational risk loss data to ORMC on a quarterly basis.
- Review the outsourcing activities on a half yearly basis.
- New products are rolled out after approval from the New Product Committee / Systems and Procedure Committee and Operational Risk Management Committee (ORMC).
- Key Risk Indicators are employed to alert the Bank on impending problems in a timely manner. These allow monitoring of the operational risk exposures.

Capital Requirement

Currently the Bank follows the Basic Indicator Approach for computing operational risk capital. Bank has applied to the regulator to move over to Advanced Measurement Approach for estimating operational risk capital. Bank has got supervisory approval for parallel run under The Standardized Approach.

Table DF-9: Interest Rate Risk in the Banking Book (IRRBB)

Interest Rate Risk in Banking Book

Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to a bank's capital and earnings arising from adverse movements in interest rates that affect banking book positions. When interest rates change, the present value and timing of future cash flows change. This in turn changes the underlying value of a bank's assets, liabilities and off-balance sheet items and hence its economic value. Changes in interest rates also affect a bank's earnings by altering interest rate-sensitive income and expenses, affecting its net interest income (NII). Excessive IRRBB can pose a significant threat to a bank's current capital base and/or future earnings if not managed appropriately.

The Bank measures and controls IRRBB using both Earnings Perspective (measured using Traditional Gap Analysis) and Economic Value Perspective (measured using Duration Gap Analysis). These methods involve bucketing of rate sensitive assets (RSA) and rate sensitive liabilities (RSL), including off-balance sheet items, based on the maturity/repricing dates. The Bank shall classify an asset/liability as rate sensitive or non-rate sensitive in line with the RBI guidelines from time to time.

Earnings Perspective (impact on NII)

Earnings Perspective (measured using Traditional Gap Analysis) measures the sensitivity of net interest income to changes in interest rate over the next 12 months horizon. It involves bucketing of rate sensitive assets, liabilities and off-balance sheet items as per residual maturity / re-pricing date in various time bands and computing change of income under 200 basis points upward and downward rate shocks over a one year horizon.

The increase / decline in NII for an upward / downward rate shock of 200 basis points is as follows:

Amounts in (₹) million

Particulars	March 31, 2020
If interest rate were to go up by 200 bps	3,706.5
If interest rate were to go down by 200 bps	-3,706.5

Economic Value Perspective (impact on market value of equity)

The Economic Value Perspective calculates the long-term impact on the market value of equity (MVE) of the Bank through changes in the economic value of its rate sensitive assets, liabilities and off-balance sheet positions. Economic value perspective is measured using Duration Gap Analysis (DGA). Using the DGA, the Bank estimates the change in MVE under 200 basis points upward and downward parallel rate shocks.

The increase / decline in market value of equity for an upward / downward rate shock of 200 basis points is as follows:

Amounts in (₹) million

Particulars	March 31, 2020
If interest rate were to go up by 200 bps	9,563.1
If interest rate were to go down by 200 bps	-9,563.1

Table DF-10: General Disclosure for Exposures related to Counter Party Credit Risk.

Qualitative Disclosures

Counterparty Credit Risk (CCR) is the risk that the counterparty to a transaction could default before the final settlement of the transaction's cash flows. Unlike credit risk, where the exposure is unilateral and only the bank faces the risk of loss, CCR creates a bilateral risk of loss: the market value of the transaction can be positive or negative to either counterparty to the transaction. The market value is uncertain and can vary over time with the movement of underlying market factors. Bank has put in place Board approved Group Credit Policy, Investment Policy and Country Risk Management Policy for the management of counter party credit risk. CCR limits are computed based on internal model that considers various parameters like financial risk scoring, business risk scoring, industry risk scoring etc and limits specified in various Bank policies. The CCR limits forms part of regular appraisal process.

The Bank deals in two groups of derivative transactions within the framework of RBI guidelines.

- Over the Counter Derivatives
- Exchange traded Derivatives

The Bank presently deals in Interest Rate and Currency Derivatives. The Bank undertakes derivative transactions for proprietary trading/market making, hedging own balance sheet and for offering to customers, who use them for hedging their risks within the prevalent regulations.

Bank has not recognized bilateral netting and has not entered into any credit support agreements. Capital for CCR is computed based on Standardized Approach.

Quantitative Disclosures updated

Amounts in (₹) million

	Particulars	Notional Value	Eq. Value
A	Forward Contracts	19,731.1	480.5
	Out of above---		
	Forward Forex contracts	19,397.3	475.5
	Forward Forex contracts (Original maturity less than 14 days)	333.8	5.1
B	Swaps- Inter Bank	145,265.8	3,275.4
	Out of above---		
	With Banks	130,651.3	3,012.8
	With RBI	12,229.5	257.3
	Inter Bank(Original maturity less than 14 days)	2,385.0	5.4
C	Interest rate contracts (Single currency other than floating/ floating interest rate swaps)	0.00	0.00
	Total (A+B+C)	**164,996.8**	**3,756.0**