بــنـك الـدوحـــة DOHA BANK

DOHA BANK Q.P.S.C. - INDIA BRANCHES (Incorporated in State of Qatar with Limited Liability)

INDEPENDENT AUDITOR'S REPORT TO THE COUNTRY MANAGER DOHA BANK Q.P.S.C. - INDIA BRANCHES Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Doha Bank Q.P.S.C. - India Branches (the 'Bank'), which comprise the balance shed as at 31 March 2020, the statement of profit and loss, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 as well Companies Act, 2013 ("Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as at 31 March 2020, and profit and its cash flows for the year ended on that date. **Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.

Emphasis of matter

As more fully described in Note 1.38 of Schedule 18 to the financial statements, the extent to which COVID-19 pandemic will have an impact on the Bank's financial performance is dependent on future developments, which are highly uncertain. Our opinion is not modified in respect of this matter.

Other Information

The Bank's management is responsible for the other information. The other information comprises the information included in the Basel III Pillar 3 Disclosures Report, but does not include the financial statements and our auditor's report thereon. The Basel III Pillar 3 Disclosures Report is expected to be made available to us after the date of this auditor's report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance clusion thereon

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

Management's Responsibility for the Financial Statements

The Bank's management is responsible for the matters stated in section 134(5) of the Act with respect to the preparation The Bank's management is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the state of affairs, profit/loss and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act, provisions of section 29 of the Banking Regulation Act, 1949 and the circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement. whether due to fraud or error. misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Bank's management is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered materia if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial staten

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the financial statements made by management
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and nether the financial statements represent the underlying transactions and events in a manner that achieves fai presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be though to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of section 29 of the Banking Regulation Act, 1949 and section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. A. As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:

- (a) we have obtained all the information and explanations which, to the best of our knowledge and belief, w necessary for the purpose of our audit and have found them to be satisfactory;
- (b) the transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and (c) since the key operations of the Bank are automated with the key applications integrated to the core banking
- system, the audit is carried out centrally as all the necessary records and data required for the purposes of our audit are available therein. However, during the course of our audit, we have visited one branch. B. As required by section 143(3) of the Act, we report that:
- a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief vere necessary for the purposes of our audit;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;
- c) The Balance sheet, the Profit and Loss, and the Cash Flow statement dealt with by this Report are in agreement ith the books of account;
- d) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under section 133 of the Act, to the extent they are not inconsistent with the accounting policies prescribed by the RBI; e) the requirements of section 164 (2) of the Act are not applicable considering the Bank is a branch of Doha Bank

risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls with reference to the financial stat

Meaning of internal financial controls over financial reporting

Partner

June 28,2020

Membership No. 115007

A bank's internal financial controls with reference to financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of the financial statements for external purposes in accordance with generally accepted accounting principles. A bank's internal financial controls with reference to financial statements include those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the bank; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the bank are being made only in accordance with authorizations of management and directors of the bank; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the bank's assets that could have a material effect on the financial statements.

Inherent limitations of internal financial controls with reference to the financial statements

Because of the inherent limitations of internal financial controls with reference to financial statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls with reference to the financial statements to future periods are subject to the risk that the internal financial controls with reference to the financial statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies

the policies or procedures may deteriorate.	,	j	
	Fo Firm's Registratio		Accountants W/W-100024
		_	Sd/-
		F	Ritesh Goyal Partner
Place: Mumbai		Membershi	o No: 115007
Date: 28 June 2020	UD	IN: 20115007	
BALANCE SHEET AS AT 3	1 MARCH 2020		
BALANCE ONLET AGATO	1 MARON, 2020		RS'000
	SCHEDULE	MARCH 31, 2020	MARCH 31, 2019
CAPITAL AND LIABILITIES			
Capital	1	3,042,002	3,042,002
Reserve and Surplus	2	165,783	118,755
Deposits	3	13,193,155	9,633,399
Borrowings	4	65,000	2,064,907
Other Liabilities and Provisions	5	279,231	219,778
TOTAL		16,745,171	15,078,841
ASSETS			
Cash and Balances with Reserve Bank of India	6	2,249,150	471,100
Balances with Banks and Money at Call and Short Notice	7	1,128,765	789,760
Investments	8	2,590,601	3,143,721
Advances	9	9,763,068	9,608,788
Fixed Assets	10	479,909	525,347
Other Assets	11	533,678	540,125
TOTAL		16,745,171	15,078,841
Contingent Liabilities	12	8,125,016	2,188,880
Bills for Collection		222,724	135,278
Significant accounting policies & notes to accounts.	17 & 18		
Schedules referred to herein form an integral part of the balance	e sheet		
as per our report of even dated attached			
For B S R & Associates LLP	For Doha Bank Q.P.	S.C. – India B	ranches
Chartered Accountants	Sd/-		
ICAI Firm Registration No. 116231W/ W-100024 Sd/-	Vikas Golyan		
Ritesh Goyal	Finance Manager - I Sd/-	nuia	
Partner	Sa/-		

June 28,2020	-
PROFIT AND LOSS ACCOUNT FOR THE YEAR END	DED 31 MARCH, 2020

Manish Mathur

Country Manager - India

PROFILAND LOSS ACCOUNT FOR	HE YEAR ENDED 31 N	NARCH, 2020	
			RS'00
	SCHEDULE	MARCH 31, 2020	MARCH 31, 2019
I. INCOME			
Interest Earned	13	960,643	809,203
Other Income	14	195,649	338,473
		1,156,292	1,147,676
II. EXPENDITURE			
Interest Expended	15	671,033	551,169
Operating Expenses	16	440,856	442,985
Provisions and Contingencies	18(1.19)	-4,521	6,692
		1,107,368	1,000,846
III. PROFIT/(LOSS)			
Profit/(loss) for the Year		48,924	146,830
		48,924	146,830
IV. APPROPRIATIONS			
Transfer to Statutory Reserves		12,231	36,708
Transfer to Investment Fluctuation Reserves		14,612	556
Transfer to Investment Reserves Account		9,374	-
Balance Carried Over To Balance Sheet		12,707	109,566
TOTAL		48,924	146,830
Significant accounting policies & notes to accounts.	17 & 18		
Schedules referred to herein form an integral part of the	profit and loss account		
as per our report of even dated attached			
For B S R & Associates LLP	For Doha Bank Q.F	P.S.C. – India B	ranches
Chartered Accountants	Sd/-		
ICAI Firm Registration No. 116231W/ W-100024	Vikas Golyan		

ICAI FIRM Registration No. 116231W/ W-100024	Vikas Golyan
Sd/-	Finance Manager - India
Ritesh Goyal	Sd/-
Partner	Manish Mathur
Membership No. 115007	Country Manager – India

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH.2020

		RS'000
	March 31, 2020	March 31, 2019
CASH FLOW FROM OPERATING ACTIVITIES		
Profit/(Loss) before taxes	49,029	146,853
Adjustment for :		
Depreciation on Bank's property	52,046	61,435

(v) Others

RS'000

II. Investments Outside India

	MARCH 31, 2020	MARCH 31, 2019
II. Capital Reserve		
Opening Balance Additions During the Year	29,568	29,56
	29,568	29,56
Deductions During the Year		
TOTAL	29,568	29,56
III. Investment Fluctuation Reserves		
Opening Balance	556	
Additions During the Year	14,612 15,168	55 55
Deductions During the Year		
TOTAL	15,168	55
IV. Investment Reserve Account		
Opening Balance	-	
Additions During the Year	9,374	
Deductions During the Veer	9,374	
Deductions During the Year TOTAL	9,374	
V. Revaluation Reserve	5,574	
Opening Balance	49,084	
Additions During the Year	-	49,08
	49,084	49,08
Deductions During the Year	-1,896	
TOTAL	47,188	49,08
VI. Balance of Profit and Loss Account	29 711	120.27
Opening Balance Additions During the Year	-28,711 48,924	-138,27 146,83
	20,213	8,55
Deductions During the Year	-36,217	-37,26
TOTAL	-16,004	-28,71
TOTAL : (I, II, III, IV ,V and VI)	165,783	118,75
SCHEDULE 3 - DEPOSITS		
A.I. Demand Deposits	532,748	211.04
(i) From Banks (ii) From others	356,199	211,21 240,30
II. Savings Bank Deposits	3,294,713	2,635,66
III. Term Deposits		
(i) From Banks	-	
(ii) From Others	9,009,495	6,546,21
	13,193,155	9,633,39
B. I) Deposits of Branches In India	13,193,155	9,633,39
II) Deposits of Branches Outside India	-	0 622 20
Total (I+II) SCHEDULE 4- BORROWINGS	13,193,155	9,633,39
I. Borrowings in India		
(i) Reserve Bank of India	_	160,00
(ii) Other Banks	-	345,77
(iii) Other institutions and agencies	65,000	478,10
II.Borrowings Outside India Secured Borrowings included in I and II above Rs. 65,000 thousands	-	1,081,02
(previous year Rs. 638,106 thousands) under collateralised borrowing and lending obligation and transaction under Liquidity Adjustment Scullty, and Marginel Candida Escullty.		
Facility and Marginal Standing Facility Total (I+II)	65,000	2,064,90
SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS	00,000	2,004,00
I. Bills Payable	4,914	2,74
I. Inter-Office Adjustments (Net)	-	
II. Interest Accrued	74,172	72,39
IV. Others		
Provision for standard advances (refer note 1.11(vii))	44,663	40,22
- Others* TOTAL (I+II+III+IV)	155,482 279,231	104,41 219,77
*Others includes provision for employee benefits expenses, Interest/commission		
sundry creditors		
SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA		
I. Cash in Hand (Including Foreign Currency Notes)	11,091	8,71
II. Balances with Reserve Bank of India	= E70.050	400.00
(i) In Current Accounts (ii) In Other Accounts*	578,059 1,660,000	432,38
Total (I+II)	2,249,150	471,10
Represents Reverse Repo placed with RBI	2,240,100	
SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHOP	T NOTICE	
I. In India		
(i) Balances with Banks		
(a) In Current Account	23,377	5,34
(b) In Other Deposit Account	-	
(ii) Money at Call and Short Notice (a) With Banks	- 151,330	
(b) With Other Institutions		
Total (i+ii)	174,707	5,34
II. Outside India		
(i) In Current Account	575,733	438,63
(ii) In Other Deposit Account	-	
(iii) Money at Call and Short Notice	378,325	345,77
TOTAL (Land II)	954,058	784,41
TOTAL (I and II) SCHEDULE 8 - INVESTMENTS	1,128,765	789,76
I. Investments in India in		
(i) Government securities	2,590,601	3,143,72
(ii) Other approved securities	-	
(iii) Shares	-	
(iv) Debentures and bonds	-	
(v) Subsidiaries and/or Joint Ventures Abroad	-	
(v) Others	. – '	

MARCH 31, MARCH 31,

- the requirements of section 197 of the Act are not applicable considering the Bank is a branch of Doha Bank Q.P.S.C., which is incorporated in Qatar; and
- g) With respect to the adequacy of the internal financial controls with reference to financial statements of the Bank and the operating effectiveness of such controls, refer to our separate Report in "Annexure A".

With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations C. given to us:

- The Bank has disclosed the impact of pending litigations as at 31 March 2020 on its financial position in its financial statements - Refer Schedule 12 and Note 1.30 of Schedule 18 to the financial statements
- The Bank has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts including derivative contracts Refer Note 1.48 of Schedule 18 to the financial statements;
- There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Bank; and
- iv. The disclosures regarding holdings as well as dealings in specified bank notes during the period from 8 November 2016 to 30 December 2016 as envisaged in notification G.S.R. 308(E) dated 30 March 2017 issued by the Ministry of Corporate Affairs is not applicable to the Bank.
- D. With respect to the matter to be included in the Auditor's Report under section 197(16) of the Act, the Bank is a banking company as defined under Banking Regulation Act, 1949. Accordingly, the requirements prescribed under the auditor's Report and the auditor's respective to the section 197(16) of the Act, the Bank is a banking company as defined under Banking Regulation Act, 1949. Accordingly, the requirements prescribed under the auditor's Report and the aud banking company as defined under section 197 of the Act do not apply.

For B S R & Associates LLP

Chartered Account Firm's Registration No: 116231W/W-100024

Ritesh Goyal

	Partne
Place: Mumbai	Membership No: 11500
Date: 28 June 2020	UDIN: 20115007AAAAAJ3168

ANNEXURE A TO THE INDEPENDENT AUDITOR'S REPORT OF EVEN DATE ON THE FINANCIAL STATEMENTS OF DOHA BANK Q.P.S.C. - INDIA BRANCHES FOR THE YEAR ENDED 31 MARCH 2020

Report on the internal financial controls with reference to the aforesaid financial statements under Clause (i) of sub-section 3 of section 143 of the Companies Act, 2013

(Referred to in paragraph B (g) under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

Opinion

We have audited the internal financial controls with reference to the financial statements of Doha Bank Q.P.S.C. - India Branches (the 'Bank') as of 31 March 2020 in conjunction with our audit of the financial statements of the Bank for the ear ended on that dat

In our opinion, the Bank has, in all material respects, adequate internal financial controls with reference to the financial statements and such internal financial controls were operating effectively as at 31 March 2020, based on the internal financial controls with reference to the financial statements criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India (the 'Guidance Note')

Emphasis of Matter

As described in Emphasis of Matter paragraph of our report to the financial statements, the extent to which the COVID-19 pandemic will have impact on the Bank's internal financial controls with reference to financial statements is dependent on future developments, which are highly uncertain.

Our opinion is not modified in respect of the above matter.

Management's responsibility for internal financial controls

The Bank's management is responsible for establishing and maintaining internal financial controls based on the internal financial controls with reference to the financial statements criteria established by the Bank considering the essential components of internal control stated in the Guidance Note. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and enrors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013 (the 'Act').

Auditor's responsibility

Our responsibility is to express an opinion on the Bank's internal financial controls with reference to the financial statements based on our audit. We conducted our audit in accordance with the Guidance Note and the Standards on Auditing prescribed under section 143 (10) of the Act, to the extent applicable to an audit of internal financial controls requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial data the statements. Those Standards and the Guidance Note require that we comply with tethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to the financial statements were established and maintained and whether such controls operated controls with reference to the financial statements were established and maintained and whether such controls operated controls with reference to the financial statements were established and maintained and whether such controls operated controls effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls with reference to the financial statements and their operating effectiveness. Our audit of internal financial controls with reference to the financial statements included obtaining an understanding of such internal financial controls, assessing the

	Write back for depreciation on investments	-9,374	-6,805
	Country Risk Provision	309	156
	Provision for loans (for standard advances and non-performing assets)	4,439	13,318
	Profit on sale of fixed assets	-	-100
	(i)	96,449	214,857
	Adjustment for :		
	Increase / (Decrease) in Deposits	3,559,756	2,215,306
	(Increase) / Decrease in Investments	562,494	-1,347,734
	(Increase) / Decrease in Advances	-154,280	-3,096,702
	Increase / (Decrease) in Other Liabilities and Provisions	54,705	1,218
	(Increase) / Decrease in Other Assets	10,959	-53,714
	(ii)	4,033,634	-2,281,626
	Less : Direct Taxes paid (iii)	-4,617	-22,423
A)	Net cash flows from /(used in)operating activities (i+ii+iii)	4,125,466	-2,089,192
	CASH FLOW FROM INVESTING ACTIVITIES		
	Purchase of Fixed Assets	-8,504	-23,238
	Proceeds from Sale of Fixed Assets	-	100
B)	Net Cash used in Investing activities	-8,504	-23,138
C)	CASH FLOW FROM FINANCING ACTIVITIES		
	Increase / (Decrease) in Borrowings	-1,999,907	1,200,321
D)	Net increase / (decrease) in cash and cash equivalents (A+B+C)	2,117,055	-912,009
	Cash and cash equivalents at the beginning of the year	1,260,860	2,172,869
	Cash & Cash equivalents at the end of the year	3,377,915	1,260,860
	Net changes in Cash & Cash equivalents	2,117,055	-912,009
	- to the Oceah Flow Otelesses		

Notes to the Cash Flow Statement

1)Cash and cash equivalents include cash in hand, balances with RBI, balances with other banks, money at call and short notice- Refer Schedule 6 and Schedule 7. Cash and cash equivalent also includes Rs 2,000 thousands as deposit kept with the Reserve Bank of India under section 11(2) (b) of the Banking Regulation Act, 1949.

2) The above cash flow statement has been prepared under " Indirect method" as set out in Accounting Standard -3 "Cash Flow Statements" specified under Section 133 of the Companies Act, 2013

For B S R & Associates LLP	For Doha Bank Q.P.S.C. – India Branches
Chartered Accountants	Sd/-
ICAI Firm Registration No. 116231W/ W-100024	Vikas Golyan
Sd/-	Finance Manager - India
Ritesh Goyal	Sd/-
Partner	Manish Mathur
Membership No. 115007	Country Manager – India
lune 28 2020	

June 28,2020

SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31 MARCH, 2020

		K3 000
	MARCH 31, 2020	MARCH 31, 2019
SCHEDULE 1 - CAPITAL		
CAPITAL		
Opening Capital	3,042,002	3,042,002
Additions during the year	-	-
[also refer note 18(1.3)]	3,042,002	3,042,002
Amount of deposit kept in with the Reserve Bank of India under section 11(2) (b) of the Banking Regulation Act, 1949		
In form of securities	340,000	290,000
In Cash	2,000	2,000
TOTAL	3,042,002	3,042,002
SCHEDULE 2 - RESERVE AND SURPLUS		
I. Statutory Reserve		
Opening Balance	68,258	31,550
Additions During the Year	12,231	36,708
	80,489	68,258
Deductions During the Year	-	-
TOTAL	80,489	68,258

(i) Government Securities (Including Local Authorities)	-	
(ii) Subsidiaries and/or Joint Ventures Abroad	-	
(iii) Others	-	
	-	
	2,590,601	3,143
A. Investment in India		
Gross Value of investments	2,593,310	3,155
Less : Aggregate of provisions/depreciation/(appreciation)	-2,709	-12
Net Investment	2,590,601	3,143
B. Investment Outside India		
Gross Value of investments	-	
Less : Aggregate of Provisions/depreciation /(appreciation)	-	
Net Investments	-	
Total Investments (A+B)	2,590,601	3,143
SCHEDULE 9 - ADVANCES		
A. (i) Bills purchased and discounted	2,598,735	4,998
(ii) Cash Credits, overdrafts and loans repayable on demand	5,062,326	2,643
(iii) Term loans	2,102,007	1,966
TOTAL	9,763,068	9,608
B. (i) Secured by Tangible Assets (Including advances secured against book debts)	5,437,534	4,228
(ii) Covered by bank /Government guarantees (represents bills purchased /discounted backed by LCs	2,582,052	4,998
(iii) Unsecured	1,743,482	381
TOTAL	9,763,068	9,608
C. I. Advances In India		
(i) Priority sectors	4,752,252	2,521
(ii) Public sectors	-	
(iii) Banks	770,175	4,094
(iv) Others	4,240,641	2,993
TOTAL	9,763,068	9,608
II. Advances outside India		
(i) Due from banks	-	
(ii) Due from others		
(a) Bills purchased and discounted	-	
(b) Syndicated loans	-	
(c) Others	-	
TOTAL	-	
TOTAL C.(I and II)	9,763,068	9,608
SCHEDULE 10 - FIXED ASSETS		
I. Premises		
At Cost as on March 31 of the preceding year	423,748	371
Additions during the Year*	-	52
Deductions during the Year	-	
	423,748	423
Depreciation to Date	-63,962	-49
TOTAL	359,786	374
II. Other Fixed Assets (Including Furniture and Fixtures)**		
At cost as on March 31 of the preceding year	307,983	271
Additions during the Year	7,281	36
Deductions during the Year	-	
	315,264	307
Depreciation/amortisation to date	-196,364	-156
TOTAL	118,900	151
III Capital Work in Progress	1,223	
TOTAL (I.II and III)	479,909	525
* In previous year, additions includes appreciation in value of premises by Rs. 44 ** This include software cost amounting to Rs.92,866 thousand and depreciation 80,935 thousand (in previous year software cost was Rs. 87,515 thousand and c assets was Rs.71.281 thousand).	,084 thousand. to date on those	e assets is

3,143,721

2,590,601

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بــنـك الـدوحـــة DOHA BANK

DOHA BANK Q.P.S.C. - INDIA BRANCHES (Incorporated in State of Qatar with Limited Liability)

	MARCH 31, 2020	MARCH 31, 2019	
SCHEDULE 11 - OTHER ASSETS.			
I. Inter-office adjustments (Net)	-	-	
II. Interest Accrued	115,336	158,379	
III. Tax paid in advance/Tax deducted at source/Mat credit* (net of provision for taxes current year - Rs.1,01,997 thousands, Previous year - Rs. 90016 thousands)	183,786	201,174	
IV. Stationery and Stamps	-	-	
V. Non-Banking Assets Acquired in Satisfaction of Claims	-	-	
VI. Deferred tax Assets (Net) (refer note 1.27)	-	-	
VII. Others**	234,556	180,572	
	533,678	540,125	
*In tax paid in advance includes amount of Minimum Alternate Tax (MAT) credit of Rs. 32,785 Thousand (in previous year Rs. 25,716 thousand).			
**Other includes security deposits, CCIL Margin deposits and balance of CENVAT credit			
SCHEDULE 12 - CONTINGENT LIABILITIES			
I. Claims against the bank not acknowledged as debts	39,049	35,423	
II. Liability for partly paid investments	-	-	
III. Liability on account of outstanding forward exchange contracts	4,446,397	1,511,695	
IV. Guarantees given on behalf of constituents	-	-	
a) In India	3,157,254	174,473	
b) Outside India	-	-	
V. Acceptances, endorsements and other obligations	469,724	455,658	
VI. Other items for which the bank is contingently liable (refer note 1.45)	12,592	11,631	
TOTAL	8,125,016	2,188,880	

SCHEDULES ANNEXED TO AND FORMING PART OF 020

									<u> </u>	
PROFIT	AND	LOSS	ACCOUNT	FOR	THE	YEAR	ENDED	31	MAR,	20

FROM AND LOSS ACCOUNT FOR THE TEAK ENDED ST	WAN, 2020	RS'000
SCHEDULE 13 - INTEREST EARNED	MARCH 31, 2020	MARCH 31, 2019
I. Interest/discount on advances/bills	730,145	608,130
II. Income on investments	173,813	165,354
III. Interest on balances with Reserve Bank of India and other inter-bank funds.	56,685	35,719
IV. Others	-	-
TOTAL	960,643	809,203
SCHEDULE 14 - OTHER INCOME		
I. Commission, exchange and brokerage	59,750	72,052
II. Profit / (loss) on sale of investments (Net)	14,612	556
III Profit / (Loss) on sale of land, building and other assets (Net)	-	100
IV. Profit / (Loss) on Exchange Transactions (Net)	105,178	81,693
V. Income earned by way of dividends	-	-
VI. Bad debts recovered	13,931	180,895
VII.Others	2,178	3,177
TOTAL	195,649	338,473
SCHEDULE 15 -INTEREST EXPENDED		
I. Interest on deposits	644,286	465,669
II. Interest on Reserve Bank of India/Inter-bank borrowings	26,747	82,851
III.Others	-	2,649
TOTAL	671,033	551,169
SCHEDULE 16 - OPERATING EXPENSES		
I. Payments to and provisions for employees	163,400	153,034
II. Rent, taxes and lighting	83,159	73,262
III. Printing and stationery	1,235	1,712
IV. Advertisement and publicity	369	414
V. Depreciation on bank's property	52,046	61,435
VI. Local advisory board fees, allowances and expenses	418	1,136
VII. Auditor's fees and expenses	3,478	3,328
VIII.Professional charges	15,579	14,945
IX. Postages, telegrams, telephones etc.	11,145	11,899
X. Repairs and maintenance	36,385	40,832
XI. Insurance	11,526	9,027
XII. Law charges	4,661	6,701
XIII. Other expenditure	57,455	65,260
TOTAL	440,856	442,985

SCHEDULE 17 SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF THE FINANCIAL STATEMENTS

1. CORPORATE INFORMATION

Doha Bank Q.P.S.C. is an entity domiciled in the State of Qatar and was incorporated on March 15, 1979 as a Joint Stock Company under Emiri Decree No. 51 of 1978. The commercial registration of the Bank is 7115. The address of the Bank's registered office is Doha Bank Tower, Corniche Street, West Bay, P.O. Box 3818, Doha Qatar. The India branch of Doha Bank Q.P.S.C. ("Doha Bank" or the "Bank") started Operations on June 10, 2014. The registered office of the Bank is at Sakar Bhavan, Groud Floor, Plot No. 230, Block No. III, Backbay Re Nariman Point, Mumbai -400021, Maharashtra State, India.

The Financial Statements for the year ended March 31, 2020 comprise the accounts of the India Branches of the Doha Bank Q.P.S.C.

BASIS OF PREPARATION

The accompanying financial statements have been prepared under the historical cost convention and on the accrual (Form A and Form B) of the Banking Regulation Act, 1949. The accounting and reporting policies of the Bank used in the preparation of these financial statements conform to Generally Accepted Accounting Principles in India (Indian GAAP), the guidelines issued by RBI ('Reserve Bank of India') from time to time, the accounting standards notified under section 133 of the Companies Act 2013, read together with paragraph 7 of the Companies (Account) Rules 2014 and other relevant provisions of Companies Act 2013 ("The 2013 Act") and Companies (Accounting Standard) Amendment Rules, 2016 in so far as they apply to banking companies and guidelines issued by RBI and practices generally prevalent in the banking industry in India.

USE OF ESTIMATES AND JUDGMENTS 2.1

The preparation of the financial statements in conformity with Generally Accepted Accounting Principles in India ('GAAP') requires the management to make estimates and assumptions that affect the reported amount of assets, liabilities, revenues and expenses and disclosure of contingent liabilities on the date of the financial statements. The estimates and assumptions used in the accompanying financial statements are based upon manage

Advances are stated net of provision for non-performing assets

The Bank maintains provision on standard assets to cover potential credit losses which are inherent in any loan portfolio in accordance with RBI guidelines.

For entities with unhedged foreign currency exposure (UFCE), provision is made in accordance with guidelines issued by RBI which require ascertaining the amount of UFCE, estimating the extent of likely loss and estimating the riskiness of unhedged position.

These provisions for standard assets are classified under schedule 5 - Other Liabilities and Provisions in Balance sheet

3.6 Tangible Fixed Assets, Intangible Assets, Depreciation, Impairment

Fixed Assets are accounted for at cost less accumulated depreciation, amortization and accumulated impairment losses, if any. Cost includes freight, duties, taxes and incidental expenses related to the acquisition and installation of the asset. The appreciation on revaluation is credited to 'Revaluation Reserve' Account. On disposal of revalued premises, the amount standing to the credit of the Revaluation Reserve is transferred to Capital Reserve. Depreciation attributable to the enhanced value is transferred from Revaluation Reserve to the credit of depreciation in the profit and loss account. Premises will be revalued once in a 3 years.

The Bank capitalizes intangible assets where it is reasonably estimated that the intangible asset has an enduring useful life. Intangible assets are recorded at the consideration paid for acquisition of such assets and are carried at cost less accumulated amortization and accumulated impairment losses, if any.

Depreciation is provided as per straight-line method from the date of addition over the estimated useful life of the asset. Depreciation on assets sold during the year is charged to the profit and loss account up to the date of sale. If the management's estimate of the useful life of a fixed asset at the time of acquisition of the asset or of the remaining useful life on a subsequent review is shorter, then the depreciation is provided at a higher rate based on management's estimate of the useful life/remaining useful life.

The depreciation rates applied on fixed assets are in accordance with the rates prescribed in Schedule II of the Companies Act, 2013 however in case of exceptions it is duly supported by technical advice. The estimated useful lives for the current and comparative years are as follows

Category	Useful Life
Buildings	30 Years
Leasehold Improvements	leasehold improvement depreciated over the primary lease term
Furniture	10 Years
Office Equipment	10 Years
Computers	3 Years
Vehicle	8 Years

Items costing less than Rs. 5,000 are fully depreciated in year of purchase.

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. If any such indication exists, the Bank estimates the recoverable amount of the asset. If such recoverable amount of the asset is less than its carrying amount, the carrying amount is reduced to its recoverable amount. The reduction is treated as an impairment loss and is recognized in the profit and loss account. If at the Balance Sheet date there is an indication that a previously assessed impairment loss no longer exists, the recoverable amount is reassessed and the asset is reflected at the recoverable amount subject to a maximum of depreciable treatment of the recoverable amount subject to a maximum of depreciable treatment of the recoverable amount subject to a maximum of depreciable treatment of the recoverable amount subject to a maximum of depreciable treatment of the recoverable amount subject to a maximum of depreciable treatment of the recoverable amount subject to a maximum of the recoverable amount is reassessed and the asset is reflected at the recoverable amount subject to a maximum of depreciable treatment of the recoverable amount subject to a maximum of the recoverable amount is reassessed and the asset is reflected at the recoverable amount subject to a maximum of the recoverable amount is reassessed and the asset is reflected at the recoverable amount subject to a maximum of the recoverable amount is reassessed and the asset is reflected at the recoverable amount subject to a maximum of the recoverable amount and the asset is reflected at the recoverable amount subject to a maximum of the recoverable amount and the asset is reflected at the recoverable amount subject to a maximum of the recoverable amount and the asset is reflected at the recoverable amount subject to a maximum of the recoverable amount and the asset is reflected at the recoverable amount subject to a maximum of the recoverable amount and the asset is reflected at the recoverable amount subject to a maximum of the recoverable amount and the asset is reflected at the recoverable amount subject to a maximum of the recoverable amount and the asset is reflected at the recoverable amount subject to a maximum of the recov historical cost.

3.7 Employee benefits

Retirement benefit in the form of provident fund is a defined contribution scheme. The Bank has no obligation other than the contribution payable to the provident fund. The Bank recognizes contribution payable to the provident fund scheme as expenditure, when an employee renders the related service.

The Bank operates one defined benefit plan for its employees, viz., gratuity plan. The costs of providing benefit under the plan are determined on the basis of actuarial valuation at each year-end. Separate actuarial valuation is carried out using the projected unit credit method. Actuarial gains and losses are recognized in full in the period in which they occur in the profit and loss account.

The Bank treats accumulated leave expected to be carried forward beyond twelve months, as long-term employee benefit for measurement purposes. Such long-term compensated absences are provided for based on the actuarial valuation using the projected unit credit method at the year-end. Actuarial gains/losses are immediately taken to the profit and loss account and are not deferred.

Employees who have joined Doha Bank Q.P.S.C. pursuant to the merger scheme with HSBC Bank Oman SAOG India Operations are entitled to receive retirement benefits under the Bank's pension scheme. Pension is defined contribution plan under which the Bank contributes annually a specified sum of 15% of the employee's eligible annual basic salary to Life Insurance Corporation of India Limited.

3.8 Lease Transactions Operating leases

Leases where the lessor effectively retains substantially all the risks and benefits of ownership over the lease term are classified as operating leases. Operating lease rentals are recognised as an expense on straight-line basis over the lease period.

3.9 Provision for Taxation

the year (reflecting the tax effects of timing differences between accounting income and taxable income for the period).

Provision for current income-tax is recognized in accordance with the provisions of Indian Income Tax Act, 1961 and is made annually based on the tax liability after taking credit for tax allowances and exemptions.

Deferred tax assets are recognised only to the extent there is reasonable certainty that the assets can be realized in future. However, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognised only if there is virtual certainty (supported by convincing evidence) of realization of such assets.

Deferred tax assets are reviewed at each balance sheet date and appropriately adjusted to reflect the amount that is reasonably/virtually certain to be realized

	ticulars (Rs in'000)	Qu	arter ende	d 31 Mar 2020	Quarter ende	d 31 Dec 2019	Quarter ende	d 30 Sep 2019	Quarter ende	d 30 Jun 2019
		Unw	Total veighted (average)	Total weighted value (average		Total weighted value (average)	Total Unweighted Value (average)	Total weighted value (average)	Total Unweighted Value (average)	Total weighted value (average)
	High Quality Liquid Assets	value	(average)		value (average)		value (average)		value (average)	
1.	Total High Quality Liquid Assets (HQLA)			2,936,095		3,027,732		3,045,939		2,843,496
	Cash Outflows									
2	Retail deposits and deposits from small business customers, of which		9,778,439	956,046	9,329,614	911,838	9,097,816	888,032	8,168,100	796,153
	i. Stable Deposits		435,947	21,797	422,477	21,124	435,000	21,750	413,125	20,656
	ii. Less stable deposits		9,342,492	934,249	8,907,137	890,714	8,662,816	866,282	7,754,975	775,497
3	Unsecured wholesale funding, of which		764,077	260,520	621,472	218,671	519,079	167,948	964,032	210,131
	i. Operational deposits (all counterparties)		350,540	86,248	299,731	73,099	306,092	74,174	740,018	111,738
	ii. Non – operational deposits (all counterparties)		398,767	159,507	293,614	117,446	198,688	79,475	209,368	83,747
	iii. Unsecured debt		-		-	-	-	-	-	-
	iv. Funding from other legal entity customers		14,765	14,765	28,126	28,126	14,299	14,299	14,646	14,646
4	Secured Wholesale funding		56,965		18,481	-	17,582	-	41,703	
5	Additional requirements, of which		1,545,217	270,468		261,875	2,009,273	160,300	3,274,566	165,999
-	i. Outflows related to derivative exposures and other collateral requirement		203,376	203,376		176,848	62,986	62,986	2,390	2,390
	ii. Outflows related to loss of funding on debt products				-	-	-	-		_,
	iii. Credit and liquidity facilities		1,341,841	67,092	1,700,537	85,027	1,946,287	97,314	3,272,175	163,609
6	Other contractual funding obligations		42,136	42,136		46,106	162,401	162,401	788,792	788,792
7	Other contingent funding obligations		161,414	4,842		4,851	308,588	9,258	83,595	2,508
8	Total Cash Outflows	1	2,348,243	1,534,013		1,443,341	12,114,739	1,387,939	13,320,788	1,963,583
-	Cash Inflows			.,,.	,,.	.,,	,,	.,,.		.,,
9	Secured lending (e.g. reverse repos)				-	-	-	-	-	-
10	Inflows from fully performing exposures		3.890.421	2,000,614	4,402,082	2,247,234	3,150,836	1,639,491	2,905,243	1,539,202
11	Other cash inflows		425,505	2,000,014	207,728	109,659	676,773	344,264	1,046,831	528,806
12	Total cash inflows		4,315,926	2,221,701	4,609,810	2,356,893	3,827,609	1,983,756	3,952,074	2,068,008
13	Total Net Cash outflows		8,032,321	(687,688)	7,444,949	(913,552)	8,287,129	(595,817)	9.368.713	(104,425)
.5			Total Adju			isted Value	Total Adju	,	.,,	sted Value
21	Total HQLA		.otai Auju	2,936,095		3,027,732	iotai Auju	3.045.939	Total Auju	2,843,496
22	25% of Total Cash Outflows			383,503		360,835	-	346,985		490,896
~~	Total Net Cash Outflows(13 or 22 whichever is higher)			383,503		360,835		346,985		490,896
23	Liquidity Coverage Ratio (%)			765.60	-	839.09		877.83		579.25
_					-		-			
Par	ticulars (Rs in'000)			d 31 Mar 2019		d 31 Dec 2018		d 30 Sep 2018		d 30 Jun 2018
			Total	Total weighted	Total Unweighted	Total weighted	Total Unweighted	Total weighted	Total Unweighted	Total weighted
			veighted (average)	value (average	Value (average)	value (average)	Value (average)	value (average)	Value (average)	value (average
	High Quality Liquid Assets	value	(average)		value (average)		value (average)		value (average)	
1	Total High Quality Liquid Assets (HQLA)			2,781,086		1,872,226		1,720,093		1,935,872
1.	Cash Flow			2,701,000		1,072,220		1,720,095		1,935,672
2			0 104 055	792.024	7 456 100	700 514	7 570 264	702.600	8 020 440	773,060
2	Retail deposits and deposits from small business customers, of which		8,184,855	782,031	7,456,100	709,514	7,570,261	723,688	8,030,419	
	iii. Stable Deposits		729,086	36,454	721,922	36,096	666,752	33,338	599,633	29,982
	iv. Less stable deposits		7,455,769	745,577	6,734,178	673,418	6,903,509	690,351	7,430,786	743,079
3	Unsecured wholesale funding, of which		991,721	580,362		198,350	496,651	200,205	462,118	189,025
	v. Operation deposits (all counterparties)		273,062	66,717	313,088	75,458	335,377	82,488	298,153	73,077
	vi. Non – operational deposits (all counterparties)		341,690	136,676	93,249	37,300	72,592	29,037	94,642	37,857
	vii. Unsecured debt		-	· · ·	-	-	-	-	-	
	viii. Funding from other legal entity customers		376,969	376,969	85,592	85,592	88,681	88,681	79,065	79,065
4	Secured Wholesale funding		62,960		-	-	17,952	-	-	
5	Additional requirements, of which		3,842,580	195,806	3,227,346	204,873	2,909,808	167,383	2,633,618	151,855
	iv. Outflows related to derivative exposures and other collateral requirement	ts	3,506	3,506	45,796	45,796	23,045	23,045	21,235	21,235
	v. Outflows related to loss of funding on debt products		-		-	-	-	-	-	
	vi. Credit and liquidity facilities		3,839,074	191,954	3,181,550	159,078	2,886,763	144,338	2,612,383	130,619
6	Other contractual funding obligations		635,913	635,913	702,865	702,865	878,154	878,154	185,468	185,468
7	Other contingent funding obligations		104,877	3,146	174,043	5,221	334,719	10,042	358,820	10,76
8	Total Cash Flow	1	3,822,906	2,196,912	12,052,283	1,820,824	12,207,544	1,979,472	11,670,443	1,310,172
	Cash Inflows									
			-							
9	Secured lending (e.g. reverse repos)				-	-				
9 10	Secured lending (e.g. reverse repos) Inflows from fully performing exposures		2,463,234	1,355,829	3,365,713	1,789,563	2,554,782	1,382,548	3,172,530	1,700,904
			2,463,234 626,323	1,355,829 314,059		- 1,789,563 141,053	2,554,782 222,388	1,382,548 116,025	3,172,530 417,696	
10	Inflows from fully performing exposures				280,024					209,13
10 11	Inflows from fully performing exposures Other cash inflows		626,323	314,059	280,024 3,645,737	141,053	222,388	116,025	417,696	209,135 1,910,039
10 11 12	Inflows from fully performing exposures Other cash inflows Total Cash inflows	1	626,323 3,089,557	314,059 1,669,888 527,02 4	280,024 3,645,737 8,406,546	141,053 1,930,616	222,388 2,777,170	116,025 1,498,573 480,899	417,696 3,590,226 8,080,2017	209,135 1,910,039
10 11 12	Inflows from fully performing exposures Other cash inflows Total Cash inflows	1	626,323 3,089,557 0,733,349	314,059 1,669,888 527,02 4	280,024 3,645,737 8,406,546 Total Adju	141,053 1,930,616 (109,792)	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899	417,696 3,590,226 8,080,2017	209,135 1,910,039 (599,868) sted Value
10 11 12 13	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows	1	626,323 3,089,557 0,733,349	314,059 1,669,888 527,024 sted Value	280,024 3,645,737 8,406,546 Total Adju	141,053 1,930,616 (109,792) sted Value	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value	417,696 3,590,226 8,080,2017	1,700,904 209,135 1,910,039 (599,868) sted Value 1,935,872 327,543
10 11 12 13 21	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows Total HQLA	1	626,323 3,089,557 0,733,349	314,059 1,669,888 527,024 sted Value 2,781,086	280,024 3,645,737 8,406,546 Total Adju	141,053 1,930,616 (109,792) Isted Value 1,872,226	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093	417,696 3,590,226 8,080,2017	209,138 1,910,038 (599,868) sted Value 1,935,872 327,543
10 11 12 13 21 22	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows	1	626,323 3,089,557 0,733,349	314,059 1,669,888 527,024 sted Value 2,781,086 549,228	280,024 3,645,737 8,406,546 Total Adju	141,053 1,930,616 (109,792) isted Value 1,872,226 455,206	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868	417,696 3,590,226 8,080,2017	209,135 1,910,039 (599,868) sted Value 1,935,872
10 11 12 13 21 22	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows Total Net Cash Outflows(13 or 22 whichever is higher)	1	626,323 3,089,557 0,733,349	314,055 1,669,885 527,024 sted Value 2,781,086 549,226 549,228	280,024 3,645,737 8,406,546 Total Adju	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017	209,135 1,910,035 (599,868) sted Value 1,935,872 327,543 327,543
10 11 12 13 21 22 23	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows Total Net Cash Outflows(13 or 22 whichever is higher)	1	626,323 3,089,557 0,733,349	314,055 1,669,885 527,024 sted Value 2,781,086 549,226 549,228	280,024 3,645,737 8,406,546 Total Adju	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017	209,135 1,910,035 (599,868) sted Value 1,935,872 327,543 327,543
10 11 12 13 21 22 23	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows Total Net Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following:		626,323 3,089,557 0,733,349 Total Adju - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,225 506.36 Rs'000	280,024 3,645,737 8,406,546 Total Adju	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017	209,138 1,910,038 (599,868 sted Value 1,935,872 327,543 327,543 591.03
10 11 12 13 21 22 23 Par	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows Total Net Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following: ticulars MARCH 31, 2020	MAF	626,323 3,089,557 0,733,349 Total Adju - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,225 506.36 Rs'000 19	280,024 3,645,737 8,406,546 Total Adju	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017 Total Adju	209,138 1,910,038 (599,868 sted Value 1,935,872 327,543 327,543 591.03 Rs'00
10 11 12 13 21 22 23 Par	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows Total Net Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following:	MAF	626,323 3,089,557 0,733,349 Total Adju - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,225 506.36 Rs'000 19	280,024 3,645,737 8,406,546 Total Adju - - - 1.5 Investment Sr. Items	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29 s:	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017 Total Adju	209,135 1,910,035 (599,868 sted Value 1,935,872 327,543 327,543 591.03 Rs'00 MARCH 31,
10 11 12 13 21 22 23 Par Cap	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows Total Net Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following: ticulars MARCH 31, 2020 bital from Head Office 3,042,002	MAF	626,323 3,089,557 0,733,349 Total Adju - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,226 506.36 Rs'000 19	280,024 3,645,737 8,406,546 Total Adju - - 1.5 Investment Sr. Items No 1 Value of Inve	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29 s:	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017 Total Adju	209,135 1,910,035 (599,868 sted Value 1,935,872 327,543 327,543 591.03 Rs'00 MARCH 31,
10 11 12 13 21 22 23 Par Cap	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Cash outflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following: ticulars MARCH 31, 2020 oital from Head Office 3,042,002	MAF	626,323 3,089,557 0,733,349 Total Adju - - - - - - - - - - - - - - - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,225 506.36 Rs'000 19 Rs'000	280,024 3,645,737 8,406,546 Total Adju - - - - - - - - - - - - - - - - - - -	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29 s:	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017 Total Adju MARCH 31, 2020	209,138 1,910,036 (599,868 sted Value 1,935,872 327,542 327,542 591.02 Rs'00 MARCH 31, 2019
10 11 12 13 21 22 23 Par Cap	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Cash outflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following: ticulars MARCH 31, 2020 oital from Head Office 3,042,002	MAF	626,323 3,089,557 0,733,349 Total Adju - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,225 506.36 Rs'000 19 Rs'000	280,024 3,645,737 8,406,546 Total Adju	141,053 1,930,616 (109,792) Isted Value 1,872,226 455,206 455,206 411.29 s: estments: ue of Investments	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017 Total Adju	209,133 1,910,033 (599,868 sted Value 1,935,877 327,543 327,543 591.03 Rs'00 MARCH 31, 2019
10 11 12 13 21 22 23 Par Cap	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows Total Net Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following: ticulars MARCH 31, 2020 Dital from Head Office 3,042,002 1.4 Business Ratios are as under: ticulars MARCH	MAF	626,323 3,089,557 0,733,349 Total Adju - - - - - - - - - - - - - - - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,225 506.36 Rs'000 19 Rs'000	280,024 3,645,737 8,406,546 Total Adju	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29 s: estments: ue of Investments ndia	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017 Total Adju MARCH 31, 2020	209,13 1,910,03 (599,868 sted Value 1,935,87 327,54 327,54 591.0 Rs'00 MARCH 31, 2019
10 11 12 13 21 22 23 Par Cap	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Ret Cash outflows Total HQLA 25% of Total Cash Outflows Total Net Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following: ticulars MARCH 31, 2020 Dital from Head Office 3,042,002 1.4 Business Ratios are as under: ticulars MARCH MARCH MARCH	MAP (1 1 1 1 1 1 1 1 1 1 1 1 2020 6.76%	626,323 3,089,557 0,733,349 Total Adju - - - - - - - - - - - - - - - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,225 506.36 Rs'000 19 	280,024 3,645,737 8,406,546 Total Adju - - . I.5 Investment Value of Inve (i) Gross Val (a) In India (b) Outside I (ii) Provision	141,053 1,930,616 (109,792) Isted Value 1,872,226 455,206 455,206 411.29 s: estments: ue of Investments	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017 Total Adju MARCH 31, 2020 2,593,310	209,13 1,910,03 (599,868 sted Value 1,935,87 327,54 327,54 591.0 Rs'0 MARCH 31, 2019 3,155,80
10 11 12 13 21 22 23 23 Cap Par Inte	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Ret Cash outflows Total HQLA 25% of Total Cash Outflows Total Net Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following: ticulars MARCH 31, 2020 oital from Head Office 3,042,002 1.4 Business Ratios are as under: ticulars rest income as a percentage to working funds* MARCH 31, 2020	MAP (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	626,323 3,089,557 0,733,349 Total Adju - - - - - - - - - - - - - - - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 506.36 Rs'000 19 8s'000 31,2019 5.98% 2,50%	280,024 3,645,737 8,406,546 Total Adju 1.5 Investment Sr. No 1 Value of Inve (i) Gross Val (a) In India (b) Outside I (ii) Provision (a) In India	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29 s: estments: ue of Investments ndia s for Depreciation	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017 Total Adju MARCH 31, 2020	209,13 1,910,03 (599,866 sted Value 1,935,87 327,54 327,54 327,54 591.0 Rs'0 MARCH 31, 2019 3,155,80
10 11 12 13 21 22 23 Par Cap Par Inte Non	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Ret Cash outflows Total HQLA 25% of Total Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following: ticulars MARCH 31, 2020 bital from Head Office 3,042,002 1.4 Business Ratios are as under: mARCH 31, 2020 ticulars MARCH 31, 2020 point from Head Office 3,042,002	MAP (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	626,323 3,089,557 0,733,349 Total Adju - - - - - - - - - - - - - - - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,225 506.36 Rs'000 19 Rs'000 31,2019 5.98% 2.50% 1.14%	280,024 3,645,737 8,406,546 Total Adju I.5 Investment Sr. Items (i) Gross Val (i) Gross Val (a) In India (b) Outside I (ii) Provision (a) In India (b) Outside I	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29 s: estments: ue of Investments ndia s for Depreciation ndia	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017 Total Adju MARCH 31, 2020 2,593,310	209,13 1,910,03 (599,868 sted Value 1,935,87 327,54 327,54 591.0 Rs'0 MARCH 31, 2019 3,155,80
10 11 12 13 21 22 23 Par Cap Par Inte Non	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Ret Cash outflows Total HQLA 25% of Total Cash Outflows Total HQLA 25% of Total Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following: ticulars MARCH 31, 2020 oital from Head Office 3,042,002 1.4 Business Ratios are as under: ticulars rest income as a percentage to working funds* MARCI	MAP (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	626,323 3,089,557 0,733,349 Total Adju - - - - - - - - - - - - - - - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 506.36 Rs'000 19 8s'000 31,2019 5.98% 2,50%	280,024 3,645,737 8,406,546 Total Adju - - 1.5 Investment Sr. Items Value of Inve (i) Gross Val (a) In India (b) Outside I (ii) Provision (a) In India (b) Outside I (iii) Net Valu	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29 s: estments: ue of Investments ndia s for Depreciation	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017 Total Adju MARCH 31, 2020 2,593,310 2,709	209,13 1,910,03 (599,868 sted Value 1,935,87 327,54 327,54 591.0 Rs'00 MARCH 31, 2019 3,155,80 12,08
10 11 12 13 21 22 23 Par Cap Par Inte Non Ope	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Ret Cash outflows Total HQLA 25% of Total Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following: ticulars MARCH 31, 2020 bital from Head Office 3,042,002 1.4 Business Ratios are as under: mARCH 31, 2020 ticulars MARCH 31, 2020 point from Head Office 3,042,002	MAP (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	626,323 3,089,557 0,733,349 Total Adju - - - - - - - - - - - - - - - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,225 506.36 Rs'000 19 Rs'000 31,2019 5.98% 2.50% 1.14%	280,024 3,645,737 8,406,546 Total Adju - - 1.5 Investment Sr. Items 1 Value of Inve (i) Gross Val (a) In India (b) Outside I (ii) Provision (a) In India (b) Outside I (iii) Net Valu (a) In India	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29 s:	222,388 2,777,170 9,430,374	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868	417,696 3,590,226 8,080,2017 Total Adju MARCH 31, 2020 2,593,310	209,133 1,910,035 (599,868 sted Value 1,935,877 327,543 327,543 591.05 Rs'00 MARCH 31, 2019 3,155,804 12,083 12,083
10 11 12 13 21 22 23 Par Cap Par Inte Non Ope Retti Bus	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) 1.3 Capital comprises of the following: ticulars MARCH 31, 2020 bital from Head Office 3,042,002 1.4 Business Ratios are as under: mARCH 31, 2020 ticulars MARCH 31, 2020 oital from Head Office 3,042,002 1.4 Business Ratios are as under: marce as a percentage to working funds* trest income as a percentage to working funds* erating profit / (loss) as a percentage to working funds* urn on assets* (net profit as a percentage to total average assets) urn on assets	MAF 1 1 1 1 1 1 1 1 1 1 1 1 1	626,323 3,089,557 0,733,349 Total Adju - - - - - - - - - - - - - - - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,225 506.36 Rs'000 19 	280,024 3,645,737 8,406,546 Total Adju - - . I.5 Investment (i) Gross Val (a) In India (b) Outside I (ii) Provision (a) In India (b) Outside I (iii) Net Valu (a) In India (b) Outside I (iii) Net Valu (a) In India (b) Outside I	141,053 1,930,616 (109,792) isted Value 1,872,226 455,206 455,206 411.29 s: estments: ue of Investments ndia e of Investments ndia e of Investments ndia	222,388 2,777,170 9,430,374 Total Adju - - - -	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868 347.59	417,696 3,590,226 8,080,2017 Total Adju MARCH 31, 2020 2,593,310 2,709	209,138 1,910,038 (599,868 sted Value 1,935,872 327,543 327,543 591.03 Rs'00 MARCH 31, 2019 3,155,804 -
10 11 12 13 21 22 23 Par Cap Par Inte Non Ope Retti Bus	Inflows from fully performing exposures Other cash inflows Total Cash inflows Total Net Cash outflows Total Net Cash outflows Total HQLA 25% of Total Cash Outflows(13 or 22 whichever is higher) Liquidity Coverage Ratio (%) MARCH 31, 2020 1.3 Capital comprises of the following: ticulars MARCH 31, 2020 bital from Head Office 3,042,002 1.4 Business Ratios are as under: ticulars MARCH merest income as a percentage to working funds* erating profit / (loss) as a percentage to working funds* erating profit / (loss) as a percentage to total average assets) inness (deposit plus gross advances) per employee (Rs. In '000)	MAF 1 1 1 1 1 1 1 1 1 1 1 1 1	626,323 3,089,557 0,733,349 Total Adju - - - - - - - - - - - - - - - - - - -	314,055 1,669,885 527,024 sted Value 2,781,086 549,225 549,225 506.36 Rs'000 19 	280,024 3,645,737 8,406,546 Total Adju - - . I.5 Investment (i) Gross Val (a) In India (b) Outside I (ii) Provision (a) In India (b) Outside I (iii) Net Valu (a) In India (b) Outside I (iii) Net Valu (a) In India (b) Outside I	141,053 1,930,616 (109,792) sted Value 1,872,226 455,206 455,206 411.29 s: estments: ue of Investments ndia e of Investments ndia e of Investments ndia f provisions held to	222,388 2,777,170 9,430,374 Total Adju - - - -	116,025 1,498,573 480,899 sted Value 1,720,093 494,868 494,868 347.59	417,696 3,590,226 8,080,2017 Total Adju MARCH 31, 2020 2,593,310 2,709	209,13 1,910,03 (599,866 sted Value 1,935,87 327,54 327,54 591.0 Rs'0 MARCH 31, 2019 3,155,80 12,08 3,143,72

3.10 Provisions, Contingent Assets and Contingent Liabilities

The Bank establishes provisions when it has a present obligation as a result of past event(s), it is probable that an outflow of resources embodying economic benefit to settle the obligation will be required and a reliable estimate can be made of such an obligation. Contingent assets are not recognized in the financial statements. A disclosure of contingent liability is made when there is:

- A possible obligation, arising from a past event(s), the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain events not within the control of the Bank or
- Any present obligation that arise from past events but it is not recognized because
 - It is not probable that an outflow of resource embodying economic benefits will be required to settle the obligation;
- A reliable estimate of the amount of obligation cannot be made.

3.11 Cash and Cash Equivalents

Cash and Cash equivalents include cash in hand, balances with RBI, balances with other banks and money at call and short notice

SCHEDULE 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS OTHER DISCLOSURES

Statutory disclosures as per the RBI guidelines

otat	atory disclosures as per the rtbr guidennes
11	Ratio of Capital funds to Risk weighted assets of the B

1.1 Ratio of Capital funds to Risk weighted assets of the Bank is as under:					
Sr.	Particulars	MARCH	MARCH		
No		31, 2020	31, 2019		
1	Common Equity Tier 1 Capital ratio (%)	26.06	29.81		
2	Tier I Capital ratio (%)	26.06	29.81		
3	Tier II Capital ratio (%)	0.81	0.66		
4	Total Capital ratio (CRAR) (%)	26.87	30.47		
5	Percentage of the shareholding of the Government of India in public sector banks	N.A.	N.A.		
6	Amount of equity capital raised	N.A.	N.A.		
7	Amount of additional Tier I capital raised; of which				
	Perpetual Non-Cumulative Preference Shares (PNCPS):	Nil	Nil		
	Perpetual Debt Instruments (PDI) :	Nil	Nil		
8	Amount of Tier II capital raised;				
	of which				
	Debt capital instrument:				
	Preference Share Capital Instruments: [Perpetual Cumulative Preference				
	Shares (PCPS)/ Redeemable Non-Cumulative Preference Shares (RNCPS)/	Nil	Nil		
	Redeemable Cumulative Preference Shares (RCPS)]	Nil	Nil		

1.2 Liquidity Coverage Ratio (LCR)

1.2.1 Qualitative disclosure

The LCR is aimed at measuring and promoting short-term resilience of banks to potential liquidity disruptions by ensuring maintenance of sufficient unencumbered high quality liquid assets (HQLAs) (which can be converted readily into cash) to survive an acute stress scenario lasting for 30 days.

The LCR requirement has been introduced in a phased manner with banks, it was binding from 1 January 2015; with the minimum requirement being 60% for the calendar year 2015, and rising in equal steps to reach minimum required level of 90% till December 2018 and 100% by 01 January 2019 onwards. As against this, the Bank has maintained an average LCR as of 765.44% for the financial year ending March 2020 (based on the simple average of the daily values for the year ended March 31, 2020) which remains well above the minimum requirement. The significant drivers to the LCR for the Bank are provided below

a. Composition of HQLA

The ratio comprises of high quality liquid assets (HQLAs) as numerator and net cash outflows in 30 days as denominator. HQLA has been divided into two parts i.e. Level 1 HQLA which comprises of primarily cash, excess Cash Reserve Ratio (CRR), excess Statutory Liquid Ratio (SLR) and a portion of mandatory SLR as permitted by RBI (under Marginal Standing Facility (MSF) and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR). Cash outflows are calculated by multiplying the constanting balances of various categories or types of liabilities by the outforw run-off rates and cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in.

Level 1 Assets for the Bank comprise 100% of the total average HQLAs for the period April 2019 to March 2020. Approximately 100% of the level 1 assets are in the form of Government securities. This includes the regulatory dispensation allowed up to 14.5% (FALLCR) of Net Demand and Time Liabilities (NDTL) and additional 2% (3% wer. 7.27 March 2020) of NDTL in the form of borrowing limit available through MSF. However Bank has not obtained / utilised the additional regulatory dispensation of 0.5% of NDTL allowed by RBI for exposure with Non-Banking Finance Corporation (NBFC) and Housing Finance Companies (HFC) vide circular no RBI/2018-19/62 DBR.BP.BC.No.05/21.04.098/2018-19 Finance Companies (HF dated October 19,2019.

The Bank has implemented the LCR framework and has consistently maintained LCR well above the regulatory threshold.

b. Concentration of funding source

The purpose of monitoring the funding sources is to ensure that there is no significant concentration The purpose of the function of the function ground of the set of t retail deposit and wholesale deposits in line with the overall strategy of the Bank.

c. Liquidity Management and Governance

The Bank's liquidity and funding management activities are centralised and managed by the Treasury Department. The framework and policy around the liquidity and funding management is driven through the ALCO policy and Treasury Policy. All these policies are approved by the Board of the Bank at Head Office. The Bank has in place an internal framework to monitoring the balance sheet on a daily basis against the prescribe internal limits. The Bank also maintains a contingency funding plan, which outlines the actions to be taken to meet any liquidity crisis scenarios that may emerge

Income tax comprises the current tax (i.e. amount of tax for the year, determined in accordance with the Income Tax Act, 1961 and the rules framed there under) and the net change in the deferred tax asset or liability for

The current tax, deferred tax charge or credit and the corresponding deferred tax liability or asset is recognised using the tax rates that have been enacted or substantively enacted by the balance sheet date.

Minimum Alternate Tax (MAT) credit is recognised as an asset to the extent there is convincing evidence that the Bank will pay normal income tax during specified period, i.e. the period for which MAT credit is allowed to be carried forward as per prevailing provisions of the Income Tax Act, 1961. In accordance with the recommendation contained in the guidance note issued by ICAI, MAT credit is to be recognised as an asset in the year in which it becomes eligible for set off against normal income tax

1.2.2 Quantitative disclosure:

The tables below highlight the position of LCR computed based on daily simple average of end of day position each day. Barticulars (Be in'000 Quarter ended 31 Mar 2020 Quarter ended 31 Dec 2019 Quarter ended 30 Sep 2019 Quarter ended 30. Jun 2019

revolucition of the relevant facts and circumstances as of the date of the financial statements. Actual results may differ from the estimates used in preparing the accompanying financial statements. Any revision to accounting estimates is recognized prospectively in current and future periods.

SIGNIFICANT ACCOUNTING POLICIES

3.1 Revenue recognition

- Interest income is recognised in the profit and loss account on accrual basis, except in the case of interest i) on non-performing assets, which is recognised as income on realisation, as per the income recognition and asset classification norms of RBI.
- ii) Income on discounted instruments is recognised over the tenor of the instrument on a constant yield
- iii) Commission income on letter of credit is recognised in profit and loss account on the date of issuance confirmation of letter of credit except where commission is payable at maturity.
- iv) All other fees are accounted for as and when they become due

3.2 Foreign currency transactions and balances

Transactions denominated in foreign currency are recorded at exchange rates prevailing on the date of the transactions. Exchange differences arising on foreign currency transactions settled during the year are recognised in the profit and loss account. Income and Expenditure items are translated at the rates of exchange prevailing on the date of the transaction. Monetary assets and liabilities denominated in foreign currencies ar translated at the balance sheet date at rates of exchange notified by the Foreign Exchange Dea ers' Associatio of India ('FEDAI') and the resultant exchange differences are recognized in the profit and loss account.

The foreign exchange contracts which are not intended for trading and are outstanding at balance sheet a valued at closing spot rate. The premium or discount arising at inception of such a forward exchange contracts are amortised as an income or expense over the life of the contracts.

Forward exchange contracts which are intended for trading and are outstanding at balance sheet are revalued at the Balance Sheet date at the rates notified by FEDAI and at interpolated rates for contracts of interim maturities. The resultant gain/loss on revaluation is recognised in the profit and loss accounts in accordance with the RBI/FEDAI guidelines.

All outstanding derivatives transactions are booked as off-balance sheet items

3.3 Investment

Classification and valuation of Bank's Investments is carried out in accordance with RBI and Fixed Income Money Market and Derivatives Association ('FIMMDA') guidelines issued in this regard from time to time.

a) Classification

Investments are classified into 'Held for Trading' ('HFT'), 'Available for Sale' ('AFS') and 'Held to Maturity' (HTM) categories at the time of purchase. Investments, which the Bank intends to hold till maturity are classified as HTM investments. Investments that are held principally for resale within a short period, including short sale, are classified as HFT investments. All other investments are classified as AFS investments.

The Bank follows settlement date method for accounting of its investments. For the purpose of presenta in the financial statements, the Investments are classified under six groups

- a) Government Securities
- b) Other Approved Securities
- c) Shares
- d) Debentures and Bonds
- e) Subsidiaries / Joint Ventures
- f) Others

Investments are classified as performing or non-performing as per RBI guidelines. Non performing investments are subjected to similar income recognition and provisioning norms as are prescribed by RBI for non performing advances.

b) Valuation

Investments classified as HTM are carried at amortised cost. Any premium paid on acquisition, over the face value, is amortised over the remaining period of maturity by applying effective or constant yield method. Where in the opinion of the management, a diminution, other than temporary in the value of investments classified under HTM has taken place, suitable provisions are made.

Investments classified as AFS and HFT are marked-to-market on a periodic basis as per relevant RBI guidelines. The securities are valued scrip-wise and depreciation / appreciation is aggregated for each category. Net appreciation in each category, if any, is ignored, while net depreciation is provided for. The book value of individual securities is not changed consequent to the periodic valuation of investments.

Treasury bills, commercial papers and certificates of deposit are valued at carrying cost including the pro rata discount accreted for the holding period.

3.4 Repo and Reverse Repo transactions:

The Bank has adopted the uniform accounting treatment prescribed by the RBI for accounting of Repo and Reverse Repo transactions. Costs and revenues are accounted as Interest expenditure / income, as the case may be, over the period of transaction. Money paid and received during the year is treated as lending and rowing transacti

3.5 Advances

Bank follows the prudential norms formulated by RBI, from time to time, in respect of Assets Classification, Income Recognition, and provisioning thereon. Accordingly, all advances are being classified into standard, substandard, doubtful and loss assets.



DOHA BANK Q.P.S.C. - INDIA BRANCHES (Incorporated in State of Qatar with Limited Liability)

Sr. No	Items	MARCH 31, 2020	MARCH 31, 2019
	(ii) Add: Provisions made during the year	22,886	-
	(iii) Less: Write back of excess during the year	(32,260)	(6,805)
	(iv) Closing Balance	2,709	12,083

1.6 Particulars of Repo transactions including those with RBI under Liquidity Adjustment Facility (in face

				Rs'000
	Minimum outstanding during the year**	Maximum outstanding during the year	Daily Average outstanding during the year	As on 31⁵t March,2020
Securities sold under repos				
Government Securities	10,150	303,040	4,802*	-
Corporate debt Securities	-	-	-	-
Securities purchased under				
Reverse repos.				
Government Securities	18,750	1,567,540	442,951*	1,567,540
Corporate debt Securities	-	-	-	-
* All the days in the financial year are co	nsidered for the purpo	ose of calculation.		

** Nil outstanding on any day is ignored for reckoning minimum outstanding

				Rs '000
	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	As on 31⁵March, 2019
Securities sold under repos				
Government Securities	10,480	222,060	4,013*	162,050
Corporate debt Securities	-	-	-	-
Securities purchased under				
Reverse repos.				
Government Securities	18,560	1,508,030	447,810*	27,670
Corporate debt Securities				

Corporate debt Securities Nil outstanding on any day is ignored for reckoning minimum outstanding.

1.7 During the current year ended 31 March 2020, there was no incident of SGL breach. (In previous year there was one incident of SGL breach for face value of security amount to Rs. 251,600 thousands. Breach was technical in nature but not real shortage of securities.)

1.8 Non-SLR Investment Portfolio:

- Non SLR investments as on 31st March 2020 are Nil (PY: Nil). Thus the disclosure on the issuer composition of Non SLR investments is not applicable
- Non performing Non-SLR Investments as at 31st March 2020 are Nil (PY: Nil). Thus the disclosure on the non performing Non SLR investments is not applicable

1.9 Sale and transfers to/from HTM Category:

During the current and the previous year, there was no sale and transfers of securities to / from in Held to Maturity (HTM) category.

1.10 Derivatives

1.10.1 Forward Rate Agreement/Interest Rate Swap

The Bank has not dealt in any Forward Rate Agreements (FRA) /Interest Rate Swaps (IRS) during the current year and previous year. Thus the disclosure on the same and risk exposure on derivatives is not applicable

1.10.2 Exchange Traded Interest Rate Derivatives

The Bank has not dealt in any exchange traded rate derivatives during the current year and previous year. Thus the disclosure on the same and risk exposure on derivatives is not applicat

1.10.3 Disclosure on Risk Exposure in Derivatives

Qualitative Disclosure The Bank deals in derivatives for balance sheet management, market making purposes and also offers

currency derivatives to its custor

Derivatives deals are carried by the treasury front office team. Confirmation, settlement, accounting, risk monitoring, reporting and compliance are handled by independent teams who have clearly defined responsibilities.

Derivative financial instruments are carried at fair value.

The Bank has a risk management and control framework to support its trading and balance sheet activities The framework incorporates a risk measurement approach to quantify the magnitude of market risk within trading and balance sheet portfolios.

Market risk limits are allocated at various levels and are reported and monitored by Market Risk on a daily basis. The detailed limits framework allocates individual limits to manage and control asset classes, risk factors and profit and loss limits (to monitor and manage the performance of the trading portfolios).

A key measure of market risk is Value at Risk (VaR). VaR is a statistical estimate of the possible daily loss and is based on historical market movements. The Bank measures VaR at a 95% confidence interval. The Bank's standard VaR approach for both traded and non-traded risk is historical simulation. The Bank uses VaR for computing changes in market rates, prices and volatilities. Also utilises a number of other risk measures (e.g. stress testing) and risk sensitivity limits to measure and manage market risk

The Bank applies Current exposure methodology to manage credit risk associated with derivative transactions. This is computed by taking the sum of its mark-to-market value if positive and its potential future exposure which is calculated based on its notional value and residual maturity.

The Bank has made provision on such credit exposures in accordance with RBI circular DBR.No.BP. BC.2/21.04.048/2015-16 dated 1 July 2015.

Quantitative	Disclosures

	Quantitative Disclosures				KS 000		
	Particulars	Currenc	y Derivatives*	Interest Ra	Interest Rate Derivatives		
		MARCH 31, 2020	MARCH 31, 2019	MARCH 31, 2020	MARCH 31, 2019		
(i)	Derivatives (Notional Principle Amount)						
	(a) For Hedging	3,442,378	351,225	N.A.	N.A.		
	(b) For Trading	1,004,019	1,160,470	N.A.	N.A.		
(ii)	Marked to Market Positions						
	(a) Assets (+)	19,375	3,198	N.A.	N.A.		
	(b) Liability (-)	97,085	3,313	N.A.	N.A.		
(iii)	Credit Exposure	108,303	33,432	N.A.	N.A.		
(iv)	Likely Impact of one percentage change in interest rate (100*PV01)#						
	(a) on hedging derivatives	-	-	-	-		
	(b) on trading derivatives	-	-	-	-		
(v)	Maximum and Minimum of 100*PV01 # observed during the year						
	(a) on hedging	-	-	-	-		

Maturity pattern of certain items of assets and liabilities as at 31st March 2019 Rs. '000								
Maturity buckets	Investment	Loans and	Deposits	Borrowings	Foreign currency			
	Securities	Advances			Assets	Liabilities		
1 Day	151,686	532,469	24,581	229,696	521,330	233,260		
2 to 7 Days	67,225	10,562	215,889	638,106	356,528	2,305		
8 Days to 14 Days	61,085	65,062	196,174	150,443	65,476	151,790		
15days to 28 Days	134,908	337,727	433,255	345,775	48,230	363,384		
29 Days to 3 months	225,575	5,157,324	724,427	-	1,306,657	166,015		
Over 3 months to 6 months	274,003	866,783	879,951	700,887	537,301	94,037		
Over 6 months to 1 year	815,804	1,456,844	2,619,927	-	90,104	968,467		
Over 1 year to 3 year	1,351,098	1,119,615	4,339,007	-	-	150,327		
Over 3 years to 5 year	21,547	54,378	69,199	-	-	10,365		
Over 5 years	40,790	8,024	130,989	-	-	2,545		
Total	3,143,721	9,608,788	9,633,399	2,064,907	2,925,626	2,142,495		

Maturity profile of foreign currency assets and liabilities is excluding off balance sheet items.

1.13 Lending to sensitive sectors Exposure to Real Estate:

	i. Exposure to Real Estate: Rs '000				
Cat	tegory	MARCH 31, 2020	MARCH 31, 2019		
a)	Direct exposure		01, 2010		
	(i) Residential Mortgages	61,394	23,825		
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented;(Individual housing loans eligible for inclusion in priority sector advances may be shown separately)		_		
	(ii) Commercial Real Estate-		-		
	Lending secured by mortgages on commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non- fund based (NFB) limits;		-		
	(iii) Investments in Mortgage Backed Securities (MBS) and other securities exposures-		-		
	a. Residential,		-		
	b. Commercial Real Estate		-		
b)	Indirect Exposure		-		
	Fund Based and Non-Fund based exposures on (i) National Housing Bank (NHB) (ii) Housing Finance Companies (HFCs) (iii) (iii)	580,000	- 290,000		
	Total Exposure to Real Estate Sector	641,394	313,825		

The Bank has not taken the exposure to Capital Market during the current and previous financial year 1.14 Risk category wise Country Exposure: Rs. '000

Risk Category	Exposure (Net) as at 31 st March, 2020	Provision as at 31⁵t March, 2020	Exposure (Net) as at 31 st March, 2019	Provision as at 31stMarch, 2019
Insignificant	1,027,813	640	1,717,536	1,576
Low	1,857,561	2,468	1,208,090	1,223
Moderate	-	-	-	-
High	-	-	-	-
Very High	-	-	-	-
Restricted	-	-	-	-
Off Credit	-	-	-	-
TOTAL	2,885,374	3,108	2,925,626	2,799

1.15 Details of Large Exposures Framework limits exceeded by the Bank

As per regulatory guidelines, with effect from April 1, 2019 in case of single counterparty, the sum of all the exposure values of a bank to a single counterparty must not be higher than 20 percent of the bank's available eligible capital base at all times. In exceptional cases, Board of bank may allow an additional 5 percent exposure of the bank's available eligible capital base. In case of group of connected counterparties, the sum of all the exposure values of a bank to a group of connected counterparties must not be higher than 25 percent of the bank's available eligible capital base at all times.

The eligible capital base for this purpose is the effective amount of Tier 1 capital fulfilling the criteria defined in Master Circular on Basel III – Capital Regulation / Master Direction on 'Basel III Capital Regulations' as per the last audited balance sheet.

During the year ended March 31, 2020, the Bank has not exceeded the prudential exposure limits as laid down by the RBI guidelines under Large Exposure Framework. In previous year the Bank had breached Single Borrower Limit as prescribed in the RBI exposure norms in respect of 6 corporate borrowers. This breach of six borrowers was approved by the Board of the Bank in their meeting held on September 16,2018. 1.16 Unsecured Advances Rs '000

Particulars	MARCH 31, 2020	MARCH 31, 2019
Total Advances against intangible securities such as charge over the		
rights, licenses, authority etc.	-	-
Estimated Value of intangible collateral such as charge over the		
rights, licenses, authority etc.	-	-

1.17 Penalties imposed by RBI:

The RBI has not imposed any penalty on the Bank during the year ended March 31, 2020. (Previous Year: Nil) 1.18 Amount of Provisions made for Income-tax during the year: Rs' 000 MARCH 31, 2020 MARCH 31, 2019 Particulars Tax expenses Current tax 6,996 18,972 Tax expens

lax expense	0,330	10,372
Minimum Alternative Tax (MAT) credit	(6,996)	(18,949)
Previous year tax	105	-
Deferred tax (Refer to note 1.27)	-	-
Total	105	23
1.19 Break-up of provision and contingencies for the year end	ded	Rs '000
Particulars	MARCH 31, 2020	MARCH 31, 2019
Provision made towards income tax	105	23
Provision / (Write back) for diminution in value of Investment	(9374)	(6,805)
Provision for Country Risk Exposure	309	156
General Provision on Standard assets	4,416	12,518
Provision for unhedged foreign currency exposure	23	800
Provision for NPA (Net off write back due to recoveries)	-	-
Total	(4,521)	6,692

1.20 Floating provision

Rs'000

Bank has not created any floating provision during the year ended March 31, 2020. (Previous year: Nil)

1.21 Disclosure of Fees / Remuneration received in respect of Bancassurance Business: Rs '000

MARCH 31, 2020 MARCH 31, 2019 Particulars

Fee / Remuneration from Life Insurance Business ii) Fee / Remuneration from General Insurance Business

1.22 Drawdown from Reserves:

Reconciliation of Expected return and actual returns on planned assets					(Rs. in '000)		
Particulars				MARCH 31, 2	2020	MARC	CH 31, 2019
Expected return on plan assets					606		472
Actuarial gain / (loss) on plan a	ssets				(190)		(138)
Actual return on plan assets					416		334
Reconciliation of opening and closing net liability / (asset) recognized in balance sheet (Rs. in '00					(Rs. in '000)		
Particulars				MARCH 31, 2	2020	MARC	CH 31, 2019
Opening net liability as at 1st A	pril			(1	,409)		(1,177)
Expenses as recognised in Pro	fit & Loss a	ccount			1,018		1,283
Employers contribution				(1	,567)		(1,515)
Net Liability/(Asset) Transfer In					-		-
Net liability / (asset) recognis	ed in balan	ice sheet		(1	,957)		(1,409)
Experience adjustments							(Rs. in '000)
Particulars		MARCH 31, 2020	MARCH 31, 2019	MARCH 31, 2018		RCH 2017	MARCH 31, 2016
Actuarial (Gains) /Losses on O - Due to Experience	bligations	(343,081)	199,614	(68,089)	(1,57	2,299)	671,616
Actuarial Gains /(Losses) on Pl - Due to Experience	an Assets	(189,557)	(137,846)	(76,894)	(7	8,643)	187,342
Key Actuarial Assumption	5						
		MADOLLA4 0	000			1 24 20	10

	MARCH 31, 2020	MARCH 31, 2019
Discount rate (Current)	6.83%	7.79%
Future salary increases	4%	4%
Mortality Rate	India Assured Life Mortality (2006-08) ultimate	India Assured Life Mortality (2006-08) ultimate
Attrition Rate	For service 4 years and below 15% For service 5 years and above 2%	2%

The estimates of future salary increases, considered in the actuarial valuation, take into account inflation, security promotion and other relevant factors.

Compensated Absence

The actuarially determined liability for compensated absences (accumulated leave) of the employees of the Bank is given below

	MARCH 31, 2020	MARCH 31, 2019
Total actuarial liability	3,630	3,013
Assumptions:		
Discount rate	6.83%	7.79%
Salary escalation rate	4%	4%

1.24 Segment Reporting:

In terms of the RBI Guidelines on Segment Reporting, business of the Bank is divided into following segments viz. Treasury, Retail Banking and Corporate Banking. The Bank considers below mentioned segments as primary segments. The principle activities of these segments are as under:

Treasury activity comprises trading in bonds, and foreign exchange operations for customers and to manage the resultant risk exposure. Treasury includes income from investment portfolio, profit / loss on sale of investments, profit / loss on foreign exchange transactions, money market operations and balance sheet management. Corporate Banking primarily comprises corporate banking, trade finance and institutional banking. Revenue for

the segment are derived from interest and fee income on loans and advances, float income and fee base income for non-funded transactions.

The expense of both segments comprises funding cost, personal cost and other direct and allocated overheads

Retail banking activities comprises lending to individuals and raisings of deposits.						
The segment wise distribution of revenue, results and assets as on March 31, 2020 is given below: (Rs. in '000						
Business Segments Treasury Corporate / Retail Banking Wholesale Banking Banking						
Particulars	Particulars					

Particulars				
Revenue	346,957	788,678	20,657	1,156,292
Result	159,344	68,816	(179,131)	49,029
Unallocated expenses				-
Operating profit				49,029
Income taxes				(105)
Profit on sale of fixed asset				-
Net profit				48,924
Other information:				
Segment assets	6,074,812	9,807,115	64,420	15,946,347
Unallocated assets				798,825
Total assets				16,745,172
Segment liabilities	611,023	1,484,507	11,361,847	13,457,377
Unallocated liabilities				3,287,795
Total liabilities				16,745,172
Capital expenditure during the year				8,504
Depreciation				(52,046)
Depreciation				
The segment wise distribution of reve	enue, results and	d assets as on March 31,	2019 is given bel	
•	enue, results and Treasury	d assets as on March 31, Corporate /	2019 is given bel Retail	
The segment wise distribution of reve			-	ow: (Rs. in '000)
The segment wise distribution of reve	Treasury	Corporate /	Retail	ow: (Rs. in '000)
The segment wise distribution of reve Business Segments	Treasury	Corporate /	Retail	ow: (Rs. in '000)
The segment wise distribution of rever Business Segments Particulars	Treasury Banking	Corporate / Wholesale Banking	Retail Banking	ow: (Rs. in '000) Total
The segment wise distribution of rever Business Segments Particulars Revenue	Treasury Banking 279,895	Corporate / Wholesale Banking 841,976	Retail Banking 25,705	ow: (Rs. in '000) Total 1,147,576
The segment wise distribution of rever Business Segments Particulars Revenue Result	Treasury Banking 279,895	Corporate / Wholesale Banking 841,976	Retail Banking 25,705	ow: (Rs. in '000) Total 1,147,576
The segment wise distribution of rever Business Segments Particulars Revenue Result Unallocated expenses	Treasury Banking 279,895	Corporate / Wholesale Banking 841,976	Retail Banking 25,705	ow: (Rs. in '000) Total 1,147,576 146,753
The segment wise distribution of rever Business Segments Particulars Revenue Result Unallocated expenses Operating profit	Treasury Banking 279,895	Corporate / Wholesale Banking 841,976	Retail Banking 25,705	w: (Rs. in '000) Total 1,147,576 146,753 - 146,753
The segment wise distribution of rever Business Segments Particulars Revenue Result Unallocated expenses Operating profit Income taxes	Treasury Banking 279,895	Corporate / Wholesale Banking 841,976	Retail Banking 25,705	(Rs. in '000) Total 1,147,576 146,753 146,753 (23)
The segment wise distribution of rever Business Segments Particulars Revenue Result Unallocated expenses Operating profit Income taxes Extraordinary profit / loss	Treasury Banking 279,895	Corporate / Wholesale Banking 841,976	Retail Banking 25,705	(Rs. in '000) Total 1,147,576 146,753 - 146,753 (23) 100
The segment wise distribution of rever Business Segments Particulars Revenue Result Unallocated expenses Operating profit Income taxes Extraordinary profit / loss Net profit	Treasury Banking 279,895	Corporate / Wholesale Banking 841,976	Retail Banking 25,705	(Rs. in '000) Total 1,147,576 146,753 - 146,753 (23) 100
The segment wise distribution of rever Business Segments Particulars Revenue Result Unallocated expenses Operating profit Income taxes Extraordinary profit / loss Net profit Other information:	Treasury Banking 279,895 130,604	Corporate / Wholesale Banking 841,976 66,845	Retail Banking 25,705 (50,696)	(Rs. in '000) Total 1,147,576 146,753 - 146,753 (23) 100 146,830
The segment wise distribution of rever Business Segments Particulars Revenue Result Unallocated expenses Operating profit Income taxes Extraordinary profit / loss Net profit Other information: Segment assets	Treasury Banking 279,895 130,604	Corporate / Wholesale Banking 841,976 66,845	Retail Banking 25,705 (50,696)	(Rs. in '000) Total 1,147,576 146,753 - 146,753 (23) 1400 146,830 14,256,333
The segment wise distribution of rever Business Segments Particulars Revenue Result Unallocated expenses Operating profit Income taxes Extraordinary profit / loss Net profit Other information: Segment assets Unallocated assets	Treasury Banking 279,895 130,604	Corporate / Wholesale Banking 841,976 66,845	Retail Banking 25,705 (50,696)	(Rs. in '000) Total 1,147,576 146,753 - 146,753 (23) 100 146,830 - 14,256,333 822,508
The segment wise distribution of rever Business Segments Particulars Revenue Result Unallocated expenses Operating profit Income taxes Extraordinary profit / loss Net profit Other information: Segment assets Unallocated assets Total assets	Treasury Banking 279,895 130,604 4,494,080	Corporate / Wholesale Banking 841,976 66,845 	Retail Banking 25,705 (50,696)	(Rs. in '000) Total 1,147,576 146,753 (23) 100 146,830 144,256,333 822,508 15,078,841
The segment wise distribution of rever Business Segments Particulars Revenue Result Unallocated expenses Operating profit Income taxes Extraordinary profit / loss Net profit Other information: Segment assets Unallocated assets Total assets Segment liabilities	Treasury Banking 279,895 130,604 4,494,080	Corporate / Wholesale Banking 841,976 66,845 	Retail Banking 25,705 (50,696)	(Rs. in '000) Total 1,147,576 146,753 (23) 146,830 146,830 14,256,333 822,508 15,078,841 11,860,745
The segment wise distribution of rever Business Segments Particulars Revenue Result Unallocated expenses Operating profit Income taxes Extraordinary profit / loss Net profit Other information: Segment assets Unallocated assets Total assets Segment liabilities Unallocated liabilities	Treasury Banking 279,895 130,604 4,494,080	Corporate / Wholesale Banking 841,976 66,845 	Retail Banking 25,705 (50,696)	(Rs. in '000) Total 1,147,576 146,753 (23) 146,753 (23) 1400 146,830 14,256,333 822,508 15,078,841 11,860,745 3,218,096

Geographical segments

The Branch renders its services within one geographical segment and have no offices or significant assets outside

Note a) In computing the above information, certain estimates and assumptions have been made by the Management

Income, expense, assets and liabilities have been either specifically identified with individual segment or b) allocated to segments on a systematic basis or classified as unallocated. Inter-segment transactions have been generally based on the transfer pricing measures as determined by the C)

management. The amounts disclosed above are net off inter segment adjustments.

(b) on trading			
*Currency Derivatives represents forward foreig	exchange contract	8	

The Bank is unable to calculate the impact of PV01 on account of constraints of the system

1.11 Asset Quality

i. Non-Performing Assets		Rs '000
Particulars	MARCH 31, 2020	MARCH 31, 2019
(i) Net NPAs to Net Advances (%)	-	-
(ii) Movement of NPAs (Gross)		
(a) opening balance	88,807	88,807
(b) additions during the year	-	-
(c) reductions during the year	-	-
(d) closing balance	88,807	88,807
(iii) Movement of Net NPAs		
(a) opening balance	-	-
(b) additions during the year	-	-
(c) reductions during the year	-	-
(d) closing balance	-	-
(iv) Movement of Provision for NPAs (excluding provisions on standard assets)		
(a) opening balance	88,807	88,807
(b) provisions made during the year	-	-
(c) write – off /(write –back) of excess provisions	-	-
(d) closing balance	88,807	88,807

(Note: There has been no technical write off during the year 31st March 2020 and 31st March 2019)

ii. RBI vide its circular dated 18th April 2017, has directed banks shall make suitable disclosures, wherever relifier (a) the additional provisioning requirements assessed by RBI exceed 15 percent of the published net profits after tax for the reference period or (b) the additional Gross NPAs identified by RBI exceed 15 percent of the published incremental Gross NPAs1 for the reference period, or both. For the year ended March 31, 2019, RBI has not conducted an on-site inspection of the Bank and no inspection report has been received by the Bank for this period so far.

iii. Particulars of Accounts Restructured/Corporate debt restructuring/ Strategic Debt Restructuring (SDR)/ S4A:

No assets were subject to restructuring (including corporate debt restructuring/ SDR/S4A) during the year (Previous year: Nil)

iv. No Financial Assets sold to securitization/reconstruction company during the year. (Previous year Nil)

v. No non-performing financial assets purchased/sold during the year. (Previous year: Nil)

vi. No excess provision reversed to the profit and loss account on account of sale of NPA's. (Previous year: Nil)

	Rs '000		
Sr. No.	Particulars	MARCH 31, 2020	MARCH 31, 2019
1	Provision towards Standard Assets	43,090	38,671
2	Provision towards Unhedged Foreign Currency Exposure	1,573	1,550
	Total	44,663	40,221

1.12 Asset Liability Management

Maturity pattern of certain items of assets and liabilities as at 31st March 2020 Rs. '000 Maturity buckets Borrowings Loans and Deposits Investment Foreign currency Securities Advances Assets Liabilities 1 Day 229.678 19,65,236 36.876 706.137 20 2 to 7 Davs 50.135 40.714 279.375 65.000 162.069 10.640 8 Days to 14 Days 58,418 98.798 325.533 29.130 4.930 15days to 28 Days 29.151 298.405 162.440 112.336 23.375 29 Days to 3 months 209,992 3,198,030 1,170,186 1,772,872 230,678 Over 3 months to 6 months 368,446 2,157,027 2,053,171 1,197,632 194,326 Over 6 months to 1 year 525,145 670,534 2,926,382 281,117 448,422 Over 1 year to 3 year 1,083,348 926,900 6,036,983 234,335 366,971 47,148 5,929 Over 3 years to 5 year 8,461 27,827 155,061 Over 5 years 40,453 13,193,155 65,000 4,261,293 1,152,655 2,590,601 9,763,068 Total Maturity profile of foreign currency assets and liabilities is excluding off balance sheet items.

Disclosure Requirement as per Accounting Standards:

1.23 Disclosures under Accounting Standard -15 on employee benefits

Defined Contribution Plans:

Provident Fund

i)

Employer's contribution recognized and charged off for the period to defined contribution plans are as under (Rs. in '000)

Particulars	MARCH 31, 2020	MARCH 31, 2019
Provident Fund	5,850	5,577
Pension Fund		

The Bank has contributed as given below towards the eligible employee's Pension scheme sum of 15% of their eligible annual basic salary to LIC of India and charged off to profit and loss account for the period:

(Rs. in '000)

Particulars	MARCH 31, 2020	MARCH 31, 2019
Pension Fund	950	939

Defined Benefit Plans

Gratuity

The Bank operates only one defined plans, viz., gratuity, for its employees. Under the gratuity plan, every employee who has completed at least five years of service gets a gratuity on departure @ 15 days of last drawn salary for each completed year of service. The following table sets out the status of the defined benefit Gratuity Plan as required

under Accounting Standard 15.		
Change in the present value of the defined benefit obligatio	n are as follows	(Rs. in '000)
Particulars	MARCH 31, 2020	MARCH 31, 2019
Opening defined benefit obligation at 1st April	6,370	4,849
Current Service cost	1,242	1,018
Interest cost	496	380
Actuarial losses/ (gains)	(303)	220
Past Service Cost (Amortised)	-	-
Liability Transfer in	-	-
Benefits paid	(586)	(97)
Closing defined benefit obligation	7,219	6,370
Changes in fair value of plan assets are as follows		(Rs. in '000)
Particulars	MARCH 31, 2020	MARCH 31, 2019
Fair Value Of Plan Assets At The Beginning Of The Year	7,779	6,027
Expected Return On Plan Assets	606	472
Contributions	1,567	1,515
Transfer From Other Company	-	-
(Transfer To Other Company)	-	-
(Benefit Paid From The Fund)	(586)	(97)
Actuarial Gains/(Losses) On Plan Assets	(190)	(138)
Fair Value Of Plan Assets At The End Of The Year	9,176	7,779
Reconciliation of present value of the obligations and fair va	alue of the plan assets	(Rs. in '000)
Particulars	MARCH 31, 2020	MARCH 31, 2019
Present value of benefit obligation at 31 st March	7,219	6,370
Fair value of plan assets at 31 st March	(9,176)	(7,779)
Deficit / (Surplus)	_	

Fair value of plan assets at 31st March	(9,176)	(7,779)
Deficit / (Surplus)	-	-
Net Liability / (Asset)	(1,957)	(1,409)
Net cost recognized in the profit and loss account		(Rs. in '000)
Particulars	MARCH 31, 2020	MARCH 31, 2019
Current Service Cost	1,242	1,018
Interest Cost	(110)	(92)
(Expected Return On Plan Assets)	-	-
Actuarial (Gains)/Losses	(114)	357
Past Service Cost [Non-Vested Benefit] Recognized During The Year	-	-
Past Service Cost [Vested Benefit] Recognized During The Year	-	-
Transitional Liability Recognized During The Year	-	-
Expense / (Income) Recognized In P&L	1,018	1,283

1.25 Related Party Disclosures:

Related party disclosures as required by Accounting Standard 18 - 'Related Party Disclosure' prescribed by the Companies Act 2013 ("The 2013 Act") and Companies (Accounting Standard) Amendment Rules, 2016 and in accordance with the guidelines issued by Reserve Bank of India are given below:

Related parties during the year

- a) Head office and branches
 - Doha Bank Q.P.S.C., Qatar is the Head Office of the Bank and its branches

b) Other related parties in Doha Bank Group where common control exists:

- DBFS Finance And Leasing (I) Ltd
- DBFS Securities Ltd

c) Key Management Personnel

The Country Manager of the Bank Mr. Manish Mathur is considered the Key Management Personnel of the Bank.

The transaction of the Bank with related parties are detailed below except where there is only one relate party (i.e. key management person, Parent and subsidiary in line with the RBI Circular DBR. BP.BC. No. 23/21.04.018/2015-16 dated 01July 2015)

The outstanding exposures with Head office and its other related parties are given below (Rs. in '000)

	DBFS Finance And Leasing (I) Ltd	DBFS Securities Ltd	Head Office
As on March 31, 2020			
Deposit / Vostro Balance	29	2,732	532,7
Loans / Nostro Balance	321	-	7,4
Borrowing	-	-	·
Placements	-	-	
As on March 31, 2019			
Deposit / Vostro Balance	123	1,607	198,7
Loans / Nostro Balance	80,449	-	292,3
Borrowing	-	-	
Placements	-	-	
Maximum outstanding during year ending March 31, 2020			
Deposit / Vostro Balance	38,827	13,047	1,197,3
Loans / Nostro Balance	100,675	-	573,8
Borrowing	-	-	151,3
Placements	-	-	605,3
Maximum outstanding during year ending March 31, 2019			í
Deposit / Vostro Balance	86,523	26,990	867,7
Loans / Nostro Balance	100,320	-	533,3
Borrowing	-	-	207,4
Placements	-	-	1,175,6
Interest Income received during year ending March 31, 2020	8,146	-	1,
Interest expenses during year ending March 31, 2020			
Interest Income received during year ending March 31, 2019	6,116	-	
Interest expenses during year ending March 31, 2019			·
Reimbursement of marketing expenses for the year ended March 31, 2020	-	-	36,
Reimbursement of marketing expenses for the year ended March 31, 2019			39,

The Bank has entered into three operating lease for its premises at Mumbai Branch, Kochi Branch and Chenna Branch. The agreement provides for cancellation and escalation. There are no sub-leases.

The future minimum lease payments under non-cancellable lease as determined by the lease agreements for each of the year are as under

		(Rs. in '000)	
Minimum future lease payments	MARCH 31, 2020	MARCH 31, 2019	
Up to 6 months	49,307	32,503	
6 months to 1years	50,982	32,741	
1 year to 5 years	343,423	338,482	
More than 5 years*	9,363	24,802	
TOTAL 453,075 428,528			
Lease payment of Rs.80,434 thousands (Previous year Rs 70,337 thousands) towards premises during the year is recognized in profit and loss Account on straight line basis over the contractual period of the lease agreement.			

بــنـك الـدوحـــة DOHA BANK

DOHA BANK Q.P.S.C. - INDIA BRANCHES (Incorporated in State of Qatar with Limited Liability)

1.27 Deferred Tax Assets/Liabilities:		(Rs. in '000
Particulars	MARCH	MARCH
	31, 2020	31, 2019
Deferred Tax Assets		
Lease rental provision	3,430	4,883
Leave encashment provision	1,540	1,266
Standard loan provision	56,634	54,224
Other Provisions	2,468	6,254
Total	64,072	66,627
Deferred Tax Assets recognized to the extent of Deferred Tax Liability (A)	23,408	22,924
Differential Depreciation on Fixed Assets	22,578	22,332
Gratuity provision	830	592
Total (B)	23,408	22,924
Net Deferred Tax Asset/(Liability) (A)-(B)	-	-

1.28 Software

The following table sets forth, for the years indicated, the movement in software acquired by the Bank, as included in fixed asset

		(Rs. in '000)
Particular	MARCH 31, 2020	MARCH 31, 2019
Opening Balance (at cost)	87,515	74,675
Additions during the year	5,351	12,840
Deductions during the year		-
Accumulated depreciation as at	80,935	(71,281)
Closing balance as at	11,931	16,234
Depreciation charge for the year	9,654	19,466

1.29 Impairment of Assets:

The Bank performs annual impairment reviews to ascertain indications of impairment of any of its assets. An asset is considered to be impaired if its carrying amount exceeds its recoverable amount and the resultant impairment loss, if any, is recognized in the profit and loss account. The recoverable amount is higher of the assets net selling price or value in use. Measurement of 'value in use' involves estimation of the net discounted future cash flows to be generated by the use of the asset or its disposal.

There is no impairment of assets during the year and hence no provision is required in terms of Accounting Standard 28 on "Impairment of Assets'

1.30 Contingent liabilities

Claims against the Bank not acknowledged as debts:

The Bank is a party to various legal proceedings in the normal course of business. The Bank does not expect the outcome of these proceedings to have a material adverse effect on the Bank's financial conditions, results of operations or cash flows. However, Bank has booked contingent liability towards disallowance by Assessing Officer which is under appeal as given below:

		(Rs. in '000)
Assessment Year	MARCH 31, 2020	MARCH 31, 2019
1992-93	-	7,101
1998-99	14,853	-
2013-14	24,089	28,322
2018-19	107	-
Total	39,049	35,423

Liability on account of forward exchange and derivatives contracts:

The Bank enters into foreign exchange contracts and currency swaps with inter- bank participants on its own account for balance sheet risk management and for customers. Forward exchange contracts are commitments to buy or sell foreign currency at a future date at the contracted rate. Currency swaps are commitments to exchange cash flows by way of interest/principal in one currency against another, based on predetermined rates. Guarantees given on behalf of Constituents, Acceptances, Endorsements and Other:

As a part of its commercial banking activities, the Bank issues documentary credit & guarantee on behalf of its

customers. Documentary credits such as letter of credit enhance the credit standing of the customers of the bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfill its financial or performance obligations.

Other items for which the Bank is contingently liable:

This consists of amounts transferred to Depositor Education and Awareness Fund (DEAF)

Additional Disclosures 1.31 Disclosures of complaints

Customer Co

	1. Customer complaints		
		MARCH 31, 2020	MARCH 31, 2019
a)	No. of complaints pending at the beginning of the year.	Nil	Nil
b)	No. of complaints received during the year.	Nil	15
C)	No. of complaints redressed during the year.	Nil	15
d)	No. of complaints pending at the end of the year.	Nil	Nil

	2. Awards passed by the Banking Ombudsman		
		MARCH 31, 2020	MARCH31, 2019
a)	No. of unimplemented Awards at the beginning of the year.	Nil	Nil
b)	No. of Awards passed by the Banking Ombudsmen during the year.	Nil	Nil
C)	No. of Awards implemented during the year.	Nil	Nil
d)	No. of unimplemented Awards at the end of the year.	Nil	Nil
1.32	Disclosure of Letters of Comfort (LoCs) issued by Bank		

The Bank has not issued any Letter of Comfort during the year ended March 31, 2020. (Previous year: Nil) 1.33 Provision Coverage Ratio: 100% (Previous year : 100%)

1.34 Concentration of Deposits, Advances, Exposures and NPAs

i. <u>Concentration of Deposits</u>	
-------------------------------------	--

i. <u>Concentration of Deposits</u>		(Rs. in '000)	
Particulars	MARCH 31, 2020	MARCH 31, 2019	
Total Deposits of twenty largest depositors	4,015,486	3,212,994	
Percentage of Deposits of twenty largest depositors to total deposits of the Bank	30.44%	33.35%	
ii. <u>Concentration of Advances*</u>		(Rs. in '000)	
Particulars	MARCH 31, 2020	MARCH 31, 2019	
Total Advances to twenty largest borrowers	9,744,610	10,819,341	
Percentage of Advances to twenty largest borrowers to			
total Advances of the Bank	67.29%	80.73%	
* Represents credit exposure as per RBI guidelines on exposure norms. Exposures to Clearing Corporation of India (CCIL on account of novation of trades are excluded.			
		(5 1 1000)	

(Rs. in '000) iii. Concentration of Exposures*

Government Securities which have zero credit risk. Due to the sufficient liquidity in the banking system and proactive stance of RBI to infuse liquidity, yields are expected to remain low and hence the Bank's investment portfolio may not exhibit much depreciation. Further, the Bank's daily LCR, has been above the regulatory minimum Disclosure on moratorium

The Bank has offered COVID-19 regulatory package to customers in order to comply with regulatory measures announced vide RBI Circular DOR.No.BP.BC. 47/21.04.209-20 dated 27th Mar 2020 to mitigate the burden of debt servicing brought about by disruptions on account of COVD-19 pandemic and to ensure continuity of viable businesses. As of March 31, 2020, the Bank has granted moratorium status for four borrowers where none of these accounts were overdue.

Disclosure in line with RBI circular DOR.No.BP.BC.63/21.04.048/2019-20 as given below:-

	Particulars	31 Mar 2020
i	amounts in SMA/overdue categories, where the moratorium/deferment was extended	NIL
ii	amount where asset classification benefits is extended	NIL
iii	Provisions made during the Q4FY2020 and Q1FY2021	NIL
1	Devicing a directed during the second time and interpret direct alignment of the	

Provisions adjusted during the respective accounting periods against slippages and the residual provisions NIL

1.39 Off-Balance sheet SPVs sponsored

The Bank has not sponsored any SPVs during the year ended March 31, 2020 and March 31, 2019 and hence there is consolidation in Bank's books

1.40 Unamortized Pension and Gratuity Liabilities

There are no unamortized Pension and Gratuity during the year ended March 31, 2020 and March 31, 2019. 1.41 Disclosure on Remuneration

In terms of guidelines issued by RBI vide circular no. DBOD No. BC. 72/29.67.001/2011-12 dated 13th January 2012 on "Compensation of Whole time Directors/Chief Executive Officers/ Risk takers and Control function staff, etc.", the Bank has submitted a declaration during the year received from Head office to RBI to the effect that the compensation structure in India, including that of the CEO's / CMI's, is in conformity with the Financial Stability Board (FSB) Principles and Standard.

1.42 Disclosures relating to Securitization

The Bank has not carried out any securitization transaction during the year ended March 31, 2020 and March 31, 2019

1.43 Credit Default Swaps

The Bank has not dealt in any Credit Default Swaps during the year ended March 31, 2020 and March 31, 2019. 1.44 Intra Group Exposure:

The Bank has intra group exposure of Rs. 107,480 thousand on borrower and Rs. 535,509 thousand on customers. The details have been given below:

Particulars	MARCH 31, 2020	MARCH 31, 2019
Total amount of intra group exposure	107,480	392,387
The amount of top 20 intra group exposure	107,480	392,387
% of intra group exposure to total exposure of the bank on borrowers / customers	0.72%	2.93%
Details of breach of limits on intra group exposure and regulatory action there on if any	Nil	Nil

1.45 Transfers to Depositor Education and Awareness Fund (DEAF)

RBI advised all the Banks in India to transfer the deposits remaining unclaimed by the customers for more than 10 years as of 30 June 2014 to a new fund set by RBI under the title "Depositor Education and Awareness Fund (DEAF)". Further all the banks have been advised to transfer as of the end of every month to the above fund on an deposit remaining unclaimed for more than 10 years.

MARCH 31, 2020 11,631	MARCH 31, 2019 10,790			
,	10,790			
1	,			
1,062	1,011			
101	170			
12,592	11,631			
1.46 Unhedged Foreign Currency Exposure (UFCE) (Rs. in '000				
MARCH 31, 2020	MARCH 31, 2019			
1,550	750			
897	800			
874	-			
1,573	1,550			
1.47 The expense in excess of 1% of the total income included in the "Other Expenditure" (Rs. in '000)				
2019-20	2018-19			
36,365	39,510			
	12,592 MARCH 31, 2020 1,550 897 874 1,573 Other Expenditure" 2019-20			

1.48 The Bank has a process whereby periodically all long term contracts (including derivative contracts) are assessed for material foreseeable losses. At the year end, the Bank has reviewed and recorded adequate provision as required under any law / accounting standards for material foreseeable losses on such long term contracts (including derivative). contracts) in the books of account and disclosed the same under the relevant notes in the financial state

1.49 Priority sector lending certificates

- The Bank has not purchased or sold any Priority Sector Lending Certificate during the year (Previous Year : Nil) 1.50 Fraud
- During the year March 31, 2020, the Bank did not encounter any incident of fraud. (Previous Year one fraud incident for Rs. 31,500/- related to Debit Card cloning.)
- 1.51 Based on the available information, there are no outstanding dues towards principal amount or interest thereon remaining unpaid to any supplier covered under Micro, Small and Medium Enterprises Development Act, 2006 as at the end of accounting year. Further, no interest was due or payable by the Bank to any supplier during the year under the provisions of the said Act (Previous year : Nil).

1.52 Corporate social responsibility (CSR)

The Bank has negative average net profit (Loss) for the immediately preceding 3 financial years. Therefore the minimum spending for CSR activities is not applicable to the Bank for the year ended March 31, 2020.

1.53 Previous year's figures have been regrouped/reclassified where necessary to confirm to the current year classification For B S R & Associates LLP For Doha Bank Q.P.S.C. - India Branches

		mana Bi
Chartered Accountants	Sd/-	
ICAI Firm Registration No. 116231W/ W-100024	Vikas Golyan	
Sd/-	Finance Manager - India	
Ritesh Goyal	Sd/-	
Partner	Manish Mathur	
Membership No. 115007	Country Manager - India	
Mumbai June 28, 2020		

DISCLOSURES UNDER PILLAR 3 OF THE CAPITAL ADEQUACY FRAMEWORK (BASEL III GUIDELINES) AS ON 31 MARCH 2020.

INTRODUCTION

1.

2.

Doha Bank Q.P.S.C. is an entity domiciled in the State of Qatar and was incorporated on March 15, 1979 as a Joint Stock Company under Emiri Decree No. 51 of 1978. The commercial registration of the Bank is 7115. The address of the Bank's registered office is Doha Bank Tower, Corniche Street, West Bay, P.O. Box 3818, Doha Qatar. The India branch of Doha Bank Q.P.S.C. ("Doha Bank" or the "Bank") started since June 10, 2014. The registered office of the Bank is Sakhar Bhavan, Ground Floor, Plot No. 230, Block No. III, Backbay, Reclamation, Nariman Point, Mumbai -400021, Maharashtra State, India.

SCOPE OF APPLICATION

The Basel III disclosure contained herein relate to the Indian branches of Doha Bank Q.P.S.C. (the Bank) as on 31st March 2020. These are the primarily in the context of the disclosure required under Annexure 18 - Pillar 3 disclosure requirements of the Reserve Bank of India (The RBI) Master Circular - Basel III capital regulation dated 1st July 2015 and published in accordance with the requirements of RBI for a branch of foreign bank. do not require the disclosures pertaining to the consolidation of entities.

The Bank has implemented the requirement laid down by RBI for Pillar 3 disclosure, covering both the quantitativ and qualitative items. The information provided has been reviewed by senior management and is in accordance with the guidelines prescribed by the RBI. All table DF reference relate to those mentioned in annexure 18 - pillar 3 of above mentioned circular.

Qualitative and Quantitative

Tier 2 Capital	96,537
Restricted to 1.25% of Credit Risk Weighted Assets	98,114
Whichever is lower, so allowed	96,537
Total regulatory capital	3,214,017
*Net of reserve Rs 6,645 thousand created on acquisition of HSBC Bank Oman SAOG.	

4. RISK EXPOSURE AND ASSESSMENT

The Bank has identified the following risks as material to its nature of operations

- ✓ Credit Risk
- Market Risk
- Operational Risk
- Interest Rate Risk in the Banking Book

✓ Liquidity Risk

Risk Management framework

The Board of Directors has overall responsibility for the establishment and oversight of the Bank's risk management The board of Directors has overall responsibility for the establishment and oversign for the bank of its rink management policies and systems are established to identify and analyse risks faced by the Bank Doha Bank's Risk Management Group (RMG) operates through an independent enterprise-wide risk management framework. RMG consistently and continually monitors risks and processes across the organization to identify assess, measure, manage and report on potential threats that could impact the achievement of Bank's objective to optimize its risk management framework.

Risk Management policies, models, tools and systems are regularly reviewed to improve the framework and reflect rarket changes. The RMG is also independently empowered to escalate issues directly to the Board and Audit, Risk and Compliance Committee. Implementation of the Risk Management framework is entrusted to a highly competent team and is controlled and implemented through various senior level management committees chaired by the CEO mainly in Credit, Operational Risk, Investment and Asset and Liability Committees. In addition, the Board leve mainly in Great, Operational Rosk, investment and Roset and Liability Committees. In addition, the board reve committee, reviews the observations and findings of internal auditors external auditors, compliance and the regulators to prevent deviations.

Credit Risk: General Disclosure

Qualitative disclosure

This refers to risk arising from the potential that an obligor is either unwilling to honour his/her obligation or has become unable to meet such obligation, which leads to economic loss to the bank or the possibility of losses associated with diminution in the credit quality of borrowers or counter parties and/or in the value of the collateral held by the Bank as security. Identification, measurement and management of risk are strategic priorities for the Bank and its credit risk is managed by a thorough and well-structured credit assessment process complemented with appropriate collaterals wherever necessary and continuous monitoring of the advances at account and portfolio levels.

Credit Risk Management (CRM) Structure:

The CRM function is independent of the business functions. Such functions include policy formulation, underwriting and limit setting, exposure and exception monitoring, reporting, custody and monitoring of documentation, input of credit limits, classification of advances, remedial asset management, recovery of delinquent loan and determination of provision requirements.

- The key objectives of CRM are to ensure:
- Bank-wide credit risks are identified, assessed, mitigated (wherever possible), monitored and reported on a continuous basis at customer and portfolio level;
- The Bank's exposure is within the risk appetite limits established and approved by the Board of Directors, which covers group and single obligor limits, borrower ratings, portfolio analysis, counter party limits and concentration of the limits to effectively measure and manage its credit risk;
- Review and assessment of credit exposures in accordance with the authorization structure and limits prior to facilities being committed to customers;
- Ensure completion of documentation and security creation as per approval terms before release of credit facilities to the clients. Monitoring the concentration of exposure to industry sectors, geographic locations and counter parties
- Proactive and dynamic monitoring of the accounts as to the quality of the assets and to spot any ad-verse features/warning signs which can eventually lead to deterioration in the recovery prospects Engage the Business Units at an early stage itself to take corrective steps so that the exposure does not become unmanageable. Review of compliance with exposure limits agreed for counter parties, industries and countries, on an ongoing basis, and review of limits in accordance with the risk management strategy and market trends,
- Prior to launching of new products, vetting the business proposals from risk perspective especially in light of elinquent reports

Although the overall responsibility for managing the risks at macro level lies with the Board, the responsibility for identifying risk in Bank's credit exposure is entrusted to the Management Credit Committee. The Management Credit Committee shall review and decide on the following:

- The extent to which the Bank should assume credit risk, taking into account the capital base, the Bank's ability to absorb losses, the risk reward ratio, probability of default etc.;
- The credit portfolio, including concentration trends, provisions, quality of portfolio and requirements vis à vis credit strategy and risk appetite:
- Portfolio concentration limits against Regulatory and Internal Limits set for counterparties, industry sectors geographic regions, foreign country or class of countries, and classes of security;
- Business strategies to ensure consistency with the Bank's business/growth plan and other asset/liability management considerations;
- Significant delinguent credits (watch list and under settlement accounts) and follow up actions taken to safeguar the interests of the Bank;
- Adequacy of loan loss provisioning requirements;
- Establishment of an authorization structure and limits for the approval and renewal of credit facilities;
- Detailed credit policies, procedures and guidelines, proper segregation of duties, well defined authority matrix for credit approval and periodic audit and examinations by internal and external auditors to ensure that a rigorous environment of checks and balances exist within the Bank.

Credit quality

Impairment assessment

Maximum exposure to credit risk

Credit quality of financial instruments

Capital funds, subject to any regulatory dispensations.

Residual Contractual maturity breaks down of Assets

Concentration of exposure

Quantitative disclosure

Particulars

Fund Based

Total

1 Day

2 to 7 Days

8 to 14 Days

Non Fund Based

Maturity Buckets

The Bank's credit risk systems and processes differentiate exposures in order to highlight those with greater risk factors and higher potential severity of loss. Special attention is paid to problem exposures in order to accelerate remedial action. The Bank uses a Remedial Asset Management unit under the Credit Risk Department adopts corrective action on delinquent credits so as to recover the bank dues.

The Bank's exposure to credit risk is spread across a broad range of asset classes, including derivatives, loans and

Exposure to a person, company or group (the Single Borrower Lending Limit) is restricted to maximum 15% of Bank's

All loans and advances in the Bank are classified according to asset quality. Standard accounts include all facilities which demonstrate good financial condition, risk factors and capacity to pay in line with the original terms of sanction.

14,285,228

2,245,878

16,531,107

Investment

229,678

50,135

58,418

Overseas

2,536.874

2,471,701

5,008,575

Loans and

Advances

19,65,236

40,714

98,798

(Rs in '000)

16,822,102

4,717,580

21,539,682

(Rs in '000)

20,636

38,435

1,217

nent, undraw

Total

Other Assets including

fixed assets

Total gross credit risk exposures including geographic distribution of exposure as on March 31, 2020.

Domestic

*Non fund based exposure are guarantee given on behalf of constituents, acceptances, endorse credit limits sanctioned to borrower and credit exposure to outstanding derivative contracts.

RBI and other Banks Securities

611,817

14,263

18,23,571

Cash balances with

It is the Bank's policy to create allowances for impaired loans promptly and consistently.

advances to customers, loans and advances to banks, and financial investments

O/s Gross Adv G N 1,587,705 - 933,525 - 2,521,230 - 1,683,905 - 1,5459,956 8	MARC MARC	ce (Rs. in '000) H 31, 2019 88,807 (Rs. in '000)
ARCH 31, 2020 88,807 0/s Gross Adv 1,587,705 933,525 2,521,230 1,683,905 5,459,956	Ing Corpor short notic MARC CH 31, 20 ross % NPA to - - - - - - -	ration of India (Rs. in '000) H 31, 2019 88,807 (Rs. in '000) 19 o Gross NPA o Adv in that sector - - -
ARCH 31, 2020 88,807 88,807 88,807 88,807 90/s Gross Adv 1,587,705 933,525 2,521,230 2,521,230 1,683,905 1,683,905 5,459,956 8	CH 31, 20 CCH 31, 20 ross % NPA to - - - - - -	(Rs. in '000) H 31, 2019 88,807 (Rs. in '000) 19 Gross NPA Adv in that sector - - -
ARCH 31, 2020 88,807	MARC CCH 31, 20 ross % NPA to - - - - -	(Rs. in '000) H 31, 2019 88,807 (Rs. in '000) 19 Gross NPA o Adv in that sector - - -
88,807 O/s G Gross M Adv 1,587,705 933,525 2,521,230 1,683,905 5,459,956 8	CH 31, 20 ross % NPA to - - - - - - -	H 31, 2019 88,807 (Rs. in '000) 19 Gross NPA Adv in that sector - - -
88,807 O/s G Gross M Adv 1,587,705 933,525 2,521,230 1,683,905 5,459,956 8	CH 31, 20 ross % NPA to - - - - - - -	88,807 (Rs. in '000) 19 Gross NPA Adv in that sector
MAR O/s G Gross Adv 1 - 1,587,705 - 933,525 - 2,521,230 - 1,683,905 - 1,683,905 8	CH 31, 20 ross % NPA to - - - - - - -	(Rs. in '000) 19 Gross NPA Adv in that sector - - -
O/s Gross Adv G N 1,587,705 - 933,525 - 2,521,230 - 1,683,905 - 1,5459,956 8	ross % NPA to - - - - - -	19 o Gross NPA o Adv in that sector - - - -
O/s Gross Adv G N 1,587,705 - 933,525 - 2,521,230 - 1,683,905 - 1,5459,956 8	ross % NPA to - - - - - -	o Gross NPA Adv in that sector - - -
Gross Adv M - - 1,587,705 - 933,525 - 2,521,230 - - - 1,683,905 - 5,459,956 8		Adv in that sector - - -
1,587,705 933,525 - 2,521,230 - - 1,683,905 5,459,956	-	
1,587,705 933,525 - 2,521,230 - - 1,683,905 5,459,956	-	
933,525 2,521,230 2,521,230 1,683,905 5,459,956 8	-	-
	-	-
2,521,230 1,683,905 5,459,956 8	-	-
1,683,905 5,459,956 8		-
- 1,683,905 5,459,956 8	-	-
- 1,683,905 5,459,956 8	-	-
5,459,956 8	-	
5,459,956 8	-	
		-
	8,807	1.63
32,504	-	-
1 1111	8,807	1.24
9,697,595 8	8,807	0.92
		(Rs. in '000)
	ARCH 2020	MARCH 31, 2019
	88,807	88,807
	-	-
	88,807	88,807
	-	-
ounts)	-	-
	-	-
	-	-
in any previous ye	88,807 ear done b	88,807 by Doha Bank
vious year Rs. 18 Bank Oman SAOC		
		(Rs. in '000)
ARCH 31, 2020	MARC	H 31, 2019
054 050		784,411
954,058		-
-		4,509
- 8,941	e India.	
- 8,941 with banks outside		
- 8,941	as resulte	my would be is expected to the COVID-19
_	ks outside India.	ith banks outside India. ks outside India. ing India, which has resulte activity. The Indian econc ties. The Bank's business dium term. The impact of I ertain and is dependent on

17, 2020, there was no requirement of additional provisions. Bank's investment portfolio comprises investment in

The Bank does not have any reportable interest in subsidiaries/associates/ joint venture or insurance entities. As such this disclosure is not applicable to the Bank

CAPITAL ADEQUACY: Qualitative Disclosures

The capital to risk weighted asset ratio (CRAR) of the Bank is 26.87% as of March 31, 2020 computed under Basel III norms, higher than minimum regulatory CRAR requirement of 10.875% including capital conservation buffer (CCB) of 1.875%.

The bank's capital management approach is driven by its desire to maintain a strong capital base to support the development of its business and to meet regulatory capital requirements at all times.

It is overseen by the Bank's local Assets and Liability Committee (ALCO). The Bank's capital management framework also includes a comprehensive internal capital adequacy assessment process (ICAAP) conducted annually. The ICAAP encompasses capital planning for five years' time horizon, identification and measurement of material risks and the relationship between risk and capital. Further bank has developed ICAAP policy for assessment of capital adequacy.

The Bank's ICAAP document covers the capital management framework of the bank, sets the process for the assessment of the adequacy of capital to support current and future activities / risk and report on the capital projection for period of 5 years. This framework is supplemented by the existing stress testing framework which is an integral part of ICAAP.

In the normal course of event, management reviews the adequacy of capital quarterly or with increased frequency, if circumstances demand. The capital requirement of the bank is assessed after considering bank's business model as well as opportunity for growth in India.

The capital assessment by the bank factors in the credit, operational and market risk associated with its current and future activities as well as the effective management of these risks to optimise the utilisation of capital

Quantitative Disclosure:

A Summary of the bank's capital requirement for credit, market and operational risk and capital adequacy ratio as on March 31, 2020 is presented below

	(Rs in '000
Details	Risk weighted assets
Capital requirement for credit risk (Standardized approach)	853,588
On balance sheet exposure	733,378
Off balance sheet exposure	
Non market related	108,432
Market related	11,778
Capital requirement for market risk (Standardized duration approach)	377,446
Interest rate risk	37,330
Foreign exchange risk	339,844
Equity risk	273
Capital requirement for operational risk (Basic Indicator approach)	69,777
Total capital requirements	1,300,811
Total Risk Weighted Assets of the Bank	11,961,478
Credit risk	7,849,085
Market risk	3,470,768
Operational risk	641,625
CET 1 capital	3,117,480
Additional Tier 1 capital	-
Total Tier 1 capital	3,117,480
Tier 2 capital	96,537
Total regulatory capital	3,214,017
CET1 / Tier 1 Capital ratio	26.06%
Tier 1 Capital ratio	0.81%
Total capital ratio	26.87%
The Composition of the Capital structure as on March 31, 2020:	(Rs in '000)
Particulars	
Paid up Capital (Funds from Head Office)	3,042,002
Statutory Reserve	80,489
Capital Reserve*	22,924
Balance in Profit & Loss Account	(16,004)
Regulatory Adjustment to CET I	(11,931)
CET 1 Capital	3,117,480
Additional Tier 1 Capital	-
Total Tier 1 Capital	3,117,480

15 to 28 days 29 days to 3 months Over 3 months up to 6 months Over 6 months up to 12 months Over 1 year to 3 years Over 3 years to 5 years	7,117 429,597 89,960 128,220	29,151 209,992 3,68,446 5,25,145	2,98,405 3,198,030 2,157,027 670,534	4,076 44,591 38,847 112,369			
Over 3 months up to 6 months Over 6 months up to 12 months Over 1 year to 3 years	89,960 128,220	3,68,446	2,157,027	38,847			
Over 6 months up to 12 months Over 1 year to 3 years	128,220						
Over 1 year to 3 years		5,25,145	670,534	112 369			
Over 1 year to 3 years	001 511						
	264,511	1,083,348	926,900	32,762			
	2,066	8,461	366,971	4,518			
Over 5 years	6,793	27.827	40,453	7,16,137			
Total	.,	1-	.,				
	3,377,915	2,590,601	9,763,068	1,013,587			
Movement of NPAs (Gross) a	nd Provision for NPAs			(Rs in '000)			
Particulars				March 31, 2020			
(i) Amount of NPAs (Gross)							
Doubtful 1				-			
Doubtful 2				-			
Doubtful 3				-			
Loss				88,807			
(ii) Net NPAs				-			
(iii) NPA Ratios							
Gross NPAs to Gross Advan	ces			0.90%			
Net NPAs to Net Advances				-			
(iv) Movement of NPAs (Gross)							
Opening Balance as at April	1, 2019			88,807			
Additions during the year -							
Reductions during the year				-			
Closing Balance as at March 31, 2020 88,807							
(v) Movement of provision of NPAs							
Opening Balance as at April 1, 2019 88,80							
Provisions made during the				-			
Write offs of NPA provision	,			-			
Write backs of excess provisions							
Closing Balance as at March 31, 2020 88,807							
Movement of Provision for Depreciation on Investment (Rs in '000)							
Opening Balance		-		12,083			
Add: Provisions made during the	vear			22.886			
Less: Write back of excess provis	/			(32,260)			
Closing Balance				2,709			
		•		_,			
Credit Risk: Portfolios under	the standardised approa	ach:					
Qualitative Disclosures							
The Bank uses external rating CARE for domestic exposures	and S&P, Moody's and Fit	ch for oversea	s exposures.				
The Bank also has an independent internal ratings model. These internal ratings are used for ascertaining credit worthiness of a client, setting internal prudential limits, determining pricings etc. The internal and external ratings do not have a one to one mapping and for the purpose of calculation of the capital for the credit risk under the standardized approach, the external ratings are used.							
Quantitative Disclosures							
The exposure under each cred	it risk category is as follow	'S:		(Rs in '000)			
Risk Bucket				Amount			
Below 100% Risk Weight				16,513,558			
				5,008,242			
100% risk weight				0,000,212			
100% risk weight More than 100% risk weight				17 882			
100% risk weight More than 100% risk weight				17,882 21,539,682			

It is the policy of the bank to obtain collaterals for all corporate credits, unless the business case warrants clean lending. Collaterals stipulated are usually mortgages, charge over business, stock and debtors, financial instruments. Cash Security is however recognized only as a fallback option and repayment of facilities are primarily sought from the cash flow of the borrower's business. However, collateral may be an important mitigant of risk. The bank has adopted norms of valuation of collateral as stipulated in the prudential guidelines of RBI

Quantitative Disclosures

Detail of total credit exposure position as on 31 March 2020	(Rs in '000)
Purticulars	Amount
Covered by	
Financial collaterals	25,223
Guarantees	-



DOHA BANK Q.P.S.C. - INDIA BRANCHES (Incorporated in State of Qatar with Limited Liability)

Securitisation: disclosure for standardised approach as per table DF - 6

Not applicable as the Bank has not undertaken any securitization transaction during the current period. Market risks in the trading book

Qualitative disclosuresas per table DF - 7

Market Risk: This is the risk of loss arising from unexpected changes in financial indicators, including interest rates, exchange rates, bonds, equities and commodity prices. Bank has an active Management Information System to keep the Management and Investment Committees informed about the changes in market risk on the investments book. The prominent risks affecting the Bank are currency, interest rate and equity price risk.

The principal objective of market risk management of non-trading portfolios is to optimise net interest income. Market risk in non-trading portfolios arises principally from mismatches between the future yield on assets and their funding cost as a result of interest rate changes. Analysis of this risk is complicated due to assumptions regarding the economic duration of liabilities which are contractually repayable on demand, for example, current accounts. ALCO regularly reviews that these risks are effectively managed.

Management of market risks

The Bank separates its exposure to market risk between trading and non-trading portfolios. Trading portfolios include positions arising from market making and proprietary positions together with financial assets and liabilities that are managed on a fair value basis. The management has set in place various limits as tool to control the risk.

Overall authority for market risk is vested in ALCO. Risk Management Group is responsible for the development of detailed risk management policies, subject to review and approval by ALCO/Board and for the day-to-day review of their implementation. As a risk control mechanism limits are put in place for foreign exchange open positions. Positions are managed and monitored on an ongoing basis by the Treasury. Periodic reporting is made to ALCO who deliberate on the issue and give necessary guidance to Treasury.

Stress testing: Bank wide stress tests form an integral part of the risk review process and provide sufficient insight into the financial health and risk profile of the bank. Stress tests also provide early warning signs of potential threats to the Bank's capital. Doha Bank adopts a comprehensive stress testing framework in line with RBI guidelines.

In particular the bank measures the impact of different stress scenarios on its capital adequacy ratio, net interest margin, profit after tax, return on assets, liquidity ratio and additional liquidity requirements. - for more least viale and an fe

The capital requirements for market lisk are as follows.	
Particulars	(Rs in '000)
Interest Rate Risk	37,330
Equity position risk	273
Commodities position risk	-
Foreign Exchange risk	339,844

Operational Risk:

Qualitative disclosures

Operational Risk: Operational Risk is the risk of loss arising from inadequate or failed internal processes, people and systems, or from external events. The Bank has well defined operational risk management policies and Operational Risk Management tools in place that are regularly updated to ensure a robust internal control mechanism for the Bank. The Bank continues to invest in risk management and mitigation strategies, such as a robust control infrastructure, business continuity management, through risk transfer mechanisms etc.

The Bank has a well-defined operational risk management framework and an independent operational risk management function. Manager-Operational Risk, heading the Operational Risk management function in India is a member of the Risk Management Committee. The Risk Management Committee oversees the implementation of an effective risk management framework that encompasses appropriate systems, practices, policies and procedures to ensure the effectiveness of risk identification, measurement, assessment, reporting and monitoring.

In addition, the Internal Audit department of the Bank carries out an independent assessment of the actual functioning of the overall Operational Risk Management Framework.

The process of Operational Risk Management includes the following steps:

- Review of documented processes/ procedures to ensure establishment of appropriate controls, segregation of duties etc. are some of the measures adopted by Doha Bank to manage operational risk;
- Reporting of any risk event (losses, near misses and potential losses), which is used to help identify where process improvements and control requirements are needed to reduce the recurrence of risk events. Risk events are analysed, reported, mitigated, recorded on a central database and reported periodically to the Risk Management Committee;

Interest rate risk in the banking book (IRRBB)

Qualitative disclosure

Interest Rate Risk: This risk largely arises due to the probability of changes in interest rates, which may affect the value of financial instruments or future profitability. The Bank is exposed to interest rate risk as a result of mismatches or gaps in the quantum of Assets and Liabilities and Off Balance Sheet instruments that mature or reprice in a given period. Since most of the Bank's financial assets such as loans and advances contain an option to reprice, majority of the bank's interest rate risk is hedged due to simultaneous repricing of deposits and loans

Quantitative Disclosures

As per stress tests prescribed by Reserve Bank of India, the impact of an incremental 200 basis points parallel fall or rise in all yield curves at the beginning of the year on net interest income Profit for the next 12 months amounts to Rs. 5,686 thousand.

General disclosure for exposures related to counter party credit risk

Qualitative disclosure

The banks has stipulated limit as per the norms on exposure stipulated by the RBI for both fund and non-fund based product including derivatives. Limits are set as per the percentage of the capital fund and monitored. The utilisation against specified limits is reported to the credit committee on a periodic basis. The analysis of the composition of the portfolio is presented to the local management committee on a half yearly basis.

Credit control department monitors the credit excess (including FX / derivatives exceeding approve limit) on daily basis. The credit exposure arising on account of interest rate and foreign exchange derivatives transaction is computed using the "current exposure method" as laid down by RBI.

Exposure to central counterparty arising from over the counter derivative trades, exchange traded derivatives transaction and security financing transaction (SFTs) attracts capital charges applicable to central counter party.

Applicable risk weight for trades guaranteed by central counterparties which recognised as Qualifying Central Counter Party (QCCP) by the RBI or SEBI, are comparatively lower than OTC deals.

In India, presently there are four QCCPs namely Clearing Corporation of India (CCIL), National Securities Clearing Corporation Ltd (NSCCL), India Clearing Corporation Ltd (ICCL) and MCX – SX Clearing Corporation Ltd (MCX – SX CCL). These CCPs are subjected, on an ongoing basis, to rules and regulation that are consistent with CPSS – IOSCO Principal for Financial Market Infrastructures

Bank has computed the incurred Credit Valuation adjustment (CVA) loss as per Basel III Master Circular and same has been considered for reduction in derivative exposure computation

Quantitative disclosure

	uantitative disclosure he derivative exposure outstar	nding as on Mar	ch 31, 2020 is	given below	(Rs in '000)
Туре		Notional Amount	Positive MTM	Potential Future Exposure	Exposure as pe exposure M	
	n Exchange Contract	1,004,019	1,090	20,080		21,171
(includ	Currency Swap ding USD/INR Swaps)	3,442,378	18,285	68,848		87,133
Total						108,303
	he capital requirement for defa			ure method is Rs. Nil		
Sr.	: Composition of Capital as Particulars	on Warch 31, 2	2019		Amount	Rs in '000) Ref No.
No.	Falticulars				Amount	Kei NO.
Comn	non Equity Tier 1 capital: i	nstruments an	d reserves			
1	Directly issued qualifying c (share premium) (Funds fro			ated stock surplus	30,42,002	
2	Retained earnings		<i>;</i>)		(16,004)	
3	Accumulated other compre			,	103,413	
4	Directly issued capital subj non-joint stock companies)		ut from CET1 (only applicable to		
	Public sector capital injection		red until Janua	arv 1, 2018	-	
5	Common share capital issu	ied by subsidia				
6	(amount allowed in group (,	loton adjustm	onto	- 2 120 411	
	Common Equity Tier 1 cap			ients	3,129,411	
7	Prudential valuation adjust				-	
8	Goodwill (net of related tax	3,			-	
9	Intangibles other than mort	gage-servicing	rights (net of	related tax liability)	(11,931)	
10 11	Deferred tax assets Cash-flow hedge reserve				-	
12	Shortfall of provisions to ex	pected losses			-	
13	Securitisation gain on sale				-	
14	Gains and losses due to ch	-	credit risk on f	air valued liabilities	-	
15 16	Defined-benefit pension fu		notted off nois	l un conital on	-	
10	Investments in own shares reported balance sheet)	(II not already	netted on paid	I-up capital on	-	
17	Reciprocal cross-holdings				-	
18	Investments in the capital of are outside the scope of re					
	positions, where the bank of	does not own n				
10	capital (amount above 10%	,		financial and	-	
19	Significant investments in t insurance entities that are					
	of eligible short positions (a			,	-	
20 21	Mortgage servicing rights(a Deferred tax assets arising			,	_	
21	threshold, net of related tax		y unerences(
22	Amount exceeding the 15%					
23 24	of which : significant invest of which : mortgage servici		ommon stock o	of financial entities	_	
24	of which : deferred tax asse		temporary dif	ferences		
26	National specific regulatory				-	
26a	of which : Investments in the e					
26b 26c	of which : Investments in the e of which : Shortfall in the e				<u>-</u>	
200	which have not been conso	lidated with the	e bank		-	
26d	of which : Unamortised per				-	
	Regulatory Adjustments Ap Amounts Subject to Pre-Ba			1 in respect of	_	
27	Regulatory adjustments ap	plied to Comm	on Equity Tier	1 due to insufficient		
	Additional Tier 1 and Tier 2			. 4	-	
28 29	Total regulatory adjustme Common Equity Tier 1 ca		on equity Tie	r 1	(11,931) 3,117,480	
	ional Tier 1 capital : instru	,			5,117,400	
30	Directly issued qualifying A	dditional Tier 1	instruments p	lus related stock		
31	surplus (share premium) (3 of which : classified as equ		able accounti	na standarde	-	
51	(Perpetual Non-Cumulative			ng standalus	-	
32	of which : classified as liab		plicable accou	nting standards		
33	(Perpetual debt Instrument Directly issued capital instr	,	t to phase out	from Additional Tier 1	-	
34	Additional Tier 1 instrumer	nts (and CET1	instruments r	ot included in row 5)	
0.5	issued by subsidiaries and					
35 36	of which : instruments issue Additional Tier 1 capital be			pnase out	-	
	ional Tier 1 capital: regulat				-	
37	Investments in own Additio	nal Tier 1 instru	uments		-	
38	Reciprocal cross-holdings				-	
39	Investments in the capital of are outside the scope of re					
	positions, where the bank of	does not own n	nore than 10%	of the issued		
	common share capital of th	ie entity (amou	ni above 10%	unesnola)	-	

40				
40	Significant investments in the capital of banking, financial and insurance entities			
	that are outside the scope of regulatory consolidation (net of eligible short positions)		-	
41	National specific regulatory adjustments (41a+41b)		-	
41a			-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank		_	
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts			
	Subject to Pre-Basel III Treatment		-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2			
43	to cover deductions		-	
43	Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1)		-	
44 44a			-	
444	Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)	3 11	7,480	
	2 capital : instruments and provisions	0,111	.,	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		-	
47	Directly issued capital instruments subject to phase out from Tier 2		-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34)			
	issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		-	
49	of which : instruments issued by subsidiaries subject to phase out		-	
50	Provisions		6,537	
51	Tier 2 capital before regulatory adjustments	90	6,537	
	2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments		-	
53	Reciprocal cross-holdings in Tier 2 instruments		-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short			
	positions, where the bank does not own more than 10% of the issued			
	common share capital of the entity (amount above the 10% threshold)		-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			
56	National specific regulatory adjustments (56a+56b)		-	
56a			-	
56b				
	which have not been consolidated with the bank		-	
57	Total regulatory adjustments to Tier 2 capital	96	6,537	
58	Tier 2 capital (T2)	96	6,537	
58a	Tier 2 capital reckoned for capital adequacy	96	6,537	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital		-	
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)		6,537	
59	Total capital (TC = T1 + Admissible T2) (45 + 58c)		4,017	
60	Total risk weighted assets (60a + 60b + 60c)	11,96		
60a			9,085	
60b 60c			0,768	
		04	1,625	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	26	.06%	
62	Tier 1 (as a percentage of risk weighted assets)		.06%	
63	Total capital (as a percentage of risk weighted assets)		.87%	
64	Institution specific buffer requirement (minimum CET1 requirement plus			
	capital conservation and countercyclical buffer requirements, expressed as a			
	percentage of risk weighted assets)		-	
65	of which : capital conservation buffer requirement		-	
66	of which : bank specific countercyclical buffer requirement		-	
67	of which : G-SIB buffer requirement		-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)			
Natio	•		-	
69	onal minima (if different from Basel III)		-	
	onal minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5	-	
70			- .50%	
70 71	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	7		
71	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum)	7	.00%	
71 Amo 72	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Non-significant investments in the capital of other financial entities	7	.00%	
71 Amo 72 73	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nutris below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities	7	.00% .00% - -	
71 Amo 72 73 74	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) nuts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability)	7	.00% .00% - - N.A.	
71 Amo 72 73 74 75	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Number 2012 Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)	7	.00% .00% - -	
71 Amo 72 73 74 75 Appl	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nuns below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Iicable caps on the inclusion of provisions in Tier 2	7	.00% .00% - - N.A.	
71 Amo 72 73 74 75	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nunts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Icable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to	79	.00% .00% - N.A. N.A.	
71 Amo 72 73 74 75 Appl	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nuns below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Iicable caps on the inclusion of provisions in Tier 2	79	.00% .00% - - N.A.	
71 Amo 72 73 74 75 Appl 76	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nun-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Icable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to	79	.00% .00% - N.A. N.A.	
71 Amo 72 73 74 75 Appl 76 77 78	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nun-significant investments in the capital of other financial entities Significant investments in the capital of other financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Icable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	79	.00% .00% - N.A. N.A.	
71 Amo 72 73 74 75 Appl 76 77 78 79	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nunts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Icable caps on the inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	7 9 9	.00% .00% - - N.A. N.A. 6,537 - - -	
71 Amo 72 73 74 75 Appl 76 77 78 79 Capi	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Total capital minimum ratio (if different from Basel III minimum) Nutional total capital minimum ratio (if different from Basel III minimum) Nuts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Icable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach tal instruments subject to phase-out arrangements (only applicable between tangements (only applicable between tangements (only applicable between tangemen	7 9 9	.00% .00% - - N.A. N.A. 6,537 - - -	
71 Amo 72 73 74 75 Appl 76 77 78 79 Capi	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nun-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Icabe caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based	7 9 9	.00% .00% - N.A. N.A. 6,537 - - h 31,	
71 Amo 72 73 74 75 Appl 76 77 78 79 Capi 2018 -	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nutriant total capital minimum ratio (if different from Basel III minimum) Nun-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Icable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under internal ratings-based approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (and March 31, 2022)	7 9 9	.00% .00% - - N.A. N.A. 6,537 - - -	
71 Amo 72 73 74 75 Appl 76 77 78 79 Capi	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nun-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Icabe caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based	7 9 9	.00% .00% - N.A. N.A. 6,537 - - h 31,	
71 Amo 72 73 74 75 Appl 76 77 78 79 Capi 2018 -	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nutional total capital minimum ratio (if different from Basel III minimum) Nuts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Itcable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach tai Instruments subject to phase-out arrangements (only applicable between and March 31, 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions	7 9 9	.00% .00% - N.A. N.A. 6,537 - - h 31, N.A.	
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71 Amo 72 73 74 75 Appl 76 77 78 79 Capi 2018 - 81 81 82 83 84 85 Notes	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nuts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Icable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach tat Instruments subject to phase-out arrangements (only applicable between and March 31, 2022) Current cap on AT1 instruments subject to phase out arrangements Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements Amount excluded from T2 due to c	7 9 90 90 90 90	.00% .00% - N.A. N.A. A. A. A. A. A. A. A. A. A. A. A. A.	96,537 48,766
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71 Amo 72 73 74 75 Appl 76 77 78 79 Capi 2018 - 81 82 83 84 85 Notes DF - 1	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) Nuts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Itcable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under internal ratings-based approach Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (and March 31, 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) <td>7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9</td> <td>.00% .00% - .0.0% .0.1%</td> <td>96,537 48,766 47,771 ven below Rs in '000 gulatory ve of</td>	7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	.00% .00% - .0.0% .0.1%	96,537 48,766 47,771 ven below Rs in '000 gulatory ve of
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Amount

Sr. Particulars No.

377,446

			as in pu finai	e sheet Iblished ncial ments	Under regulato scope of consolidation
				.03.2020	As at 31.03.202
	iii. Loans and			9,763,068	
		oans and advances to banks oans and advances to customers		2,582,052 7,181,016	
	iv. Fixed asse			479,909	
	v. Other asse	ts		533,678	
		Goodwill and intangible assets		4,341	
		Deferred tax assets		-	
		nce in Profit & Loss account		-	
			1	6,745,171	
Step		1 capital: instruments and reserves			(Rs in '0
	Linen Equity rier		Component		ased on reference
			of regulatory capital		ers/letters of the ce sheet under
			reported by bank		ulatory scope of lation from step
1		qualifying common share (and equivalent	3,042,002		
2	fornon-joint stock Retained earnin	companies) capital plus related stock surplus	(16,004)		
2		ther comprehensive income (and other	103,413		
-	reserves)				
4		apital subject to phase out from CET1(only -joint stock companies)	-		
5	Common share	capital issued by subsidiaries and held by	-		
6		ount allowed in group CET1) y Tier 1 capital before regulatory	3,129,411		
	adjustments	, i oupital before regulatory	5,125,411		
7		tion adjustments	-		
8 9		related tax liability) s other than mortgage-servicing rights (net	- (11,931)		
	of related tax lia	bility)	(11,831)		
10		s that rely on future profitability excluding those orary differences (net of related tax liability)	-		
11	Regulatory adju	stments applied to Common Equity Tier 1	-		
	and Tier 2 to co	ver deductions	0.449.400		
		y Tier 1 capital (CET1)	3,117,480		
JF -		of regulatory capital instrument as on Mar closure template for main features of re		instrumer	nts
1	Issuer		y		
2		(e.g. CUSIP, ISIN or Bloomberg identifier	for private place	ment)	
3	Governing law(s) of the instrument			
4	Transitional Bas				
5	Post-transitiona				
6		roup/ group & solo			
7	Instrument type		of most recent	oportine d-	to)
8 9	Amount recogni Par value of inst	sed in regulatory capital (Rs. in million, as rument	or most recent r	eporting da	ne)
10	Accounting clas				
11	Original date of				
12 13	Perpetual or dat				
14	Original maturity Issuer call subje	ct to prior supervisory approval			
15	,	e, contingent call dates and redemption ar	nount		
16		dates, if applicable			
17	Coupons / divide	dividend/coupon			
18		any related index			Not
19	Existence of a d	ividend stopper			Applicable
20	,	ry, partially discretionary or mandatory			_
21 22	Existence of ste	p up or other incentive to redeem			
22	Convertible or n				
24	If convertible, co	nversion trigger(s)			
25	If convertible, fu				_
26 27	If convertible, co	nversion rate andatory or optional conversion			
28		ecify instrument type convertible into			
29		ecify issuer of instrument it converts into			
30	Write-down feat				
0.1	If write-down, w	rite-down trigger(s)			_
31 32					
31 32 33	If write-down, pe	ermanent or temporary	n		
32 33 34	If temporary writ	e-down, description of write-up mechanisn			ely
32 33	If temporary write Position in sub-	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify		e immediat	
32 33 34	If temporary write Position in sub- senior to instrum	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify		e immediat	
32 33 34 35 36 37	If temporary writ Position in sub- senior to instrum Non-compliant t If yes, specify m	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify tent) ransitioned features on-compliant features		e immediat	
32 33 34 35 36 37 Corr	If temporary writ Position in sub- senior to instrum Non-compliant t If yes, specify no osition of capita	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify tent) ransitioned features on-compliant features I disclosure template (Capital Structure)		e immediat	
32 33 34 35 36 37 Corr Corr	If temporary writ Position in sub- senior to instrum Non-compliant t If yes, specify no position of capita non equity tier 1	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify tent) ransitioned features on-compliant features I disclosure template (Capital Structure)	v instrument type		apital reserve. gen
32 33 34 35 36 37 Corr Prim rese	If temporary writ Position in sub- senior to instrum Non-compliant t If yes, specify no position of capita non equity tier 1 rily comprises of re and remittable	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify tent) ransitioned features I disclosure template (Capital Structure) capital Interest free capital fund received from hear surplus retained for meeting capital adequacy	d office, statutory		apital reserve, gen
32 33 34 35 36 37 Com Prim rese Add	If temporary writ Position in sub- senior to instrum Non-compliant t If yes, specify nu position of capita non equity tier 1 rily comprises of re and remittable tonal Tier I Capit	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify tent) ransitioned features I disclosure template (Capital Structure) capital Interest free capital fund received from hear surplus retained for meeting capital adequacy al	d office, statutory		apital reserve, gen
32 33 34 35 36 37 Com Prim rese Add The	If temporary writ Position in sub- senior to instrum Non-compliant t If yes, specify nu- position of capita non equity tier 1 rily comprises of the and remittable si conal Tier I Capit ank does not have	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify tent) ransitioned features I disclosure template (Capital Structure) capital Interest free capital fund received from hear surplus retained for meeting capital adequacy	d office, statutory		apital reserve, gen
32 33 34 35 36 37 Com Prim rese Add The Tier	If temporary wrii Position in subd senior to instrum Non-compliant t If yes, specify nr oosition of capita non equity tier 1 rily comprises of re and remittable s tonal Tier I Capita ank does not have capital II capital mainly	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify ient) ransitioned features on-compliant features d disclosure template (Capital Structure) capital interest free capital fund received from head urplus retained for meeting capital adequacy al e any additional tier I capital comprises of the subordinated debt raised	d office, statutory requirement.	reserve, ca	n reserve, investm
32 33 34 35 36 37 Com Prim rese Add The Tier	If temporary writ Position in sub- senior to instrum Non-compliant t If yes, specify nu oosition of capita non equity tier 1 rily comprises of te and remittable si ional Tier I Capit ank does not have capital II capital mainly tion reserve, prov	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify ransitioned features on-compliant features I disclosure template (Capital Structure) capital interest free capital fund received from head urplus retained for meeting capital adequacy al any additional tier I capital	d office, statutory requirement.	reserve, ca	n reserve, investm
32 33 34 35 36 37 Com Prim rese Add The Tier TTie flucture	If temporary writ Position in sub- senior to instrum Non-compliant ti If yes, specify nu position of capita non equity tier 1 rily comprises of re and remittable si ional Tier I Capit ank does not have capital II capital mainly stion reserve, provicy exposure)	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify ient) ransitioned features on-compliant features d disclosure template (Capital Structure) capital interest free capital fund received from head urplus retained for meeting capital adequacy al e any additional tier I capital comprises of the subordinated debt raised	d office, statutory requirement.	reserve, ca	n reserve, investm
32 33 34 35 36 37 Com Prim rese Add The Tier TTie fluctor curre Qual The	If temporary wrii Position in subd senior to instrum Non-compliant t If yes, specify nu oosition of capita non equity tier 1 rily comprises of e and remittable e ional Tier I Capita ank does not have capital II capital mainly ation reserve, prov ucy exposure) ative disclosure a omposition of cap	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify ient) ransitioned features on-compliant features d disclosure template (Capital Structure) capital interest free capital fund received from head surplus retained for meeting capital adequacy al e any additional tier I capital comprises of the subordinated debt raised ision country risk, provision towards standard s per table DF 11, DF 12, DF 13 and DF 14 tal as on March31, 2020 as per table DF 11,	d office, statutory requirement. from head office assets (including composition of c	reserve, ca , revaluation derivatives apital – recc	n reserve, investm and unhedged fore
32 33 34 35 36 37 Com Prim rese Add The TTie fluctic curre Qual The as of	If temporary wrii Position in subd senior to instrum Non-compliant t If yes, specify nu oosition of capita non equity tier 1 rily comprises of e and remittable e ional Tier I Capita ank does not have capital II capital mainly ation reserve, prov ucy exposure) ative disclosure a omposition of cap	e-down, description of write-up mechanism predination hierarchy in liquidation (specify ransitioned features I disclosure template (Capital Structure) capital interest free capital fund received from hear surplus retained for meeting capital adequacy al e any additional tier I capital comprises of the subordinated debt raised ision country risk, provision towards standard s per table DF 11, DF 12, DF 13 and DF 14 tal as on March31, 2020 as per table DF 11, Step 1 to 3) as per table DF 12 and Main futu	d office, statutory requirement. from head office assets (including composition of c	reserve, ca , revaluation derivatives apital – recc	n reserve, investm and unhedged fore
32 33 34 35 36 37 Com Prim rese Add The Tier Tier Qual The as ou 13 a The	If temporary wrii Position in subd senior to instrum Non-compliant tr If yes, specify nu position of capita non equity tier 1 rily comprises of te and remittable si ional Tier I Capita ank does not have capital II capital mainly ation reserve, prov cuy exposure) ative disclosure a pomposition of cap March31, 2020 (; e provided above i ank has received	e-down, description of write-up mechanism predination hierarchy in liquidation (specify ransitioned features I disclosure template (Capital Structure) capital interest free capital fund received from hear surplus retained for meeting capital adequacy al e any additional tier I capital comprises of the subordinated debt raised ision country risk, provision towards standard s per table DF 11, DF 12, DF 13 and DF 14 tal as on March31, 2020 as per table DF 11, Step 1 to 3) as per table DF 12 and Main futu	d office, statutory requirement. from head office assets (including composition of c res of regulatory	reserve, ca , revaluation derivatives apital – recc capital instru	n reserve, investm and unhedged fore pnciliation requirem ument as per table
32 33 34 35 36 37 Com Primese Add The Tier Tier Tier Cual The Solution Carlor Com Com Com Com Com Com Com Com	If temporary wrii Position in subdisenior to instrum Non-compliant ti If yes, specify nu position of capita non equity tier 1 rily comprises of e and remittable ± ional Tier I Capita ank does not have capital II capital mainly ative disclosure a pomposition of cap March31, 2020 (; e provided above i ank has received sed under DF 13.	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify ient) ransitioned features no-compliant features id disclosure template (Capital Structure) capital interest free capital fund received from head urplus retained for meeting capital adequacy al e any additional tier I capital comprises of the subordinated debt raised ision country risk, provision towards standard s per table DF 11, DF 12, DF 13 and DF 14 tal as on March31, 2020 as per table DF 11, Step 1 to 3) as per table DF 12 and Main futu n this disclosure.	d office, statutory requirement. from head office assets (including composition of c res of regulatory ffice. The terms a	reserve, ca , revaluation derivatives apital – recc capital instru	n reserve, investm and unhedged fore pnciliation requirem ument as per table n of the same alre
32 33 34 35 36 37 Com Primese Add The Tier Tier Tier Cual The Solution Com Com Com Com Com Com Com Com	If temporary wrii Position in subdisenior to instrum Non-compliant ti If yes, specify nu position of capita non equity tier 1 rily comprises of e and remittable ± ional Tier I Capita ank does not have capital II capital mainly ative disclosure a pomposition of cap March31, 2020 (; e provided above i ank has received sed under DF 13.	e-down, description of write-up mechanism ordination hierarchy in liquidation (specify ient) on-compliant features I disclosure template (Capital Structure) capital interest free capital fund received from head surplus retained for meeting capital adequacy al e any additional tier I capital comprises of the subordinated debt raised ision country risk, provision towards standard s per table DF 11, DF 12, DF 13 and DF 14 tal as on March31, 2020 as per table DF 11, Step 1 to 3) as per table DF 12 and Main futu n this disclosure. only interest free capital instrument in India. Account	d office, statutory requirement. from head office assets (including composition of c res of regulatory ffice. The terms a	reserve, ca , revaluation derivatives apital – recc capital instru	n reserve, invest and unhedged for pociliation require ument as per tabl n of the same alm

		12,000,407	
	of which : Other deposits (pl. specify)	-	
iii.	Borrowings	65,000	
	of which : From RBI	-	
	of which : From banks	-	
	of which : From other institutions & agencies	65,000	
	of which : Others (pl. specify)	,	
	of which : Capital instruments		
iv.	Other liabilities & provisions	279.231	
IV.			
		16,745,171	
	ssets		
i.	Cash and balances with Reserve Bank of India	589,150	
	Balance with banks and money at call and short notice	2,788,765	
ii.	Investments :	2,590,601	
	of which : Government securities	2,590,601	
	of which : Other approved securities	-	
	of which : Shares	-	
	of which : Debentures & Bonds	-	
	of which : Subsidiaries / Joint Ventures / Associates	-	
	of which: Others (Commercial Papers, Mutual Funds etc.)		
		0 762 069	
iii.	Loans and advances	9,763,068	
	of which : Loans and advances to banks	2,582,052	
	of which : Loans and advances to customers	7,181,016	
iv.	Fixed assets	479,909	
V.	Other assets	533,678	
	of which : Goodwill and intangible assets	11,931	
	of which : Deferred tax assets	-	
vi.	Goodwill on consolidation	-	
vii.	Debit balance in Profit & Loss account	-	
vii.	Debit balance in Profit & Loss account	- 16,745,171	
	Debit balance in Profit & Loss account	- 16,745,171	(Rs in '000
vii.	Debit balance in Profit & Loss account	Balance sheet as in published financial	(Rs in '000) Under regulatory scope of consolidation
vii.	Debit balance in Profit & Loss account	Balance sheet as in published financial statements	Under regulatory scope of consolidation
vii.		Balance sheet as in published financial	Under regulatory scope of
vii. Cal	pital & Liabilities al & Liabilities	Balance sheet as in published financial statements As at 31.03.2020	Under regulatory scope of consolidation
vii. Cal	p ital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO)	Balance sheet as in published financial statements As at 31.03.2020 3,042,002	Under regulatory scope of consolidation
Vii.	pital & Liabilities al & Liabilities	Balance sheet as in published financial statements As at 31.03.2020	Under regulatory scope of consolidation
Vii.	p ital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO)	Balance sheet as in published financial statements As at 31.03.2020 3,042,002	Under regulatory scope of consolidation
vii. Caj	pital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783	Under regulatory scope of consolidation
vii. Caj	p ital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785	Under regulatory scope of consolidation
vii. Caj	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155	Under regulatory scope of consolidation
vii. Caj	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748	Under regulatory scope of consolidation
vii. Caj i	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Other deposits (pl. specify)	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407	Under regulatory scope of consolidation
vii. Caj i	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Other deposits (pl. specify) Borrowings	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748	Under regulatory scope of consolidation
vii. Caj i	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Other deposits of which : Other deposits (pl. specify) Borrowings of which : From RBI	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407	Under regulatory scope of consolidation
vii. Caj i	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Customer deposits (pl. specify) Borrowings of which : From RBI of which : From banks	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - 65,000	Under regulatory scope of consolidation
vii. Caj i	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Other deposits (pl. specify) Borrowings of which : From RBI of which : From banks of which : From other institutions & agencies	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407	Under regulatory scope of consolidation
vii. Caj i	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Customer deposits of which : Other deposits (pl. specify) Borrowings of which : From RBI of which : From Banks of which : From other institutions & agencies of which : Others (pl. specify)	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - 65,000	Under regulatory scope of consolidation
Vii. Caj i	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Customer deposits of which : Chter deposits (pl. specify) Borrowings of which : From BBI of which : From banks of which : From other institutions & agencies of which : Others (pl. specify) of which : Capital instruments	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - - - - - - - - -	Under regulatory scope of consolidation
vii. Caj i	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Customer deposits of which : Other deposits (pl. specify) Borrowings of which : From RBI of which : From Banks of which : From other institutions & agencies of which : Others (pl. specify)	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - 65,000 - - - 65,000 - - - 279,231	Under regulatory scope of consolidation
vii. Caj i	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Customer deposits of which : Chter deposits (pl. specify) Borrowings of which : From BBI of which : From banks of which : From other institutions & agencies of which : Others (pl. specify) of which : Capital instruments	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - - - - - - - - -	Under regulatory scope of consolidation
vii. Caj i ii. iii.	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Customer deposits of which : Chter deposits (pl. specify) Borrowings of which : From BBI of which : From banks of which : From other institutions & agencies of which : Others (pl. specify) of which : Capital instruments	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - 65,000 - - - 65,000 - - - 279,231	Under regulatory scope of consolidation
vii. Caj i ii. iii.	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Customer deposits of which : Other deposits (pl. specify) Borrowings of which : From RBI of which : From RBI of which : From banks of which : From other institutions & agencies of which : Others (pl. specify) of which : Capital instruments Other liabilities & provisions	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - 65,000 - - - 65,000 - - - 279,231	Under regulatory scope of consolidation
Vii. Caj i ii. iii.	Dital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Other deposits (pl. specify) Borrowings of which : From RBI of which : From other institutions & agencies of which : Others (pl. specify) of which : Capital instruments Other liabilities & provisions	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 	Under regulatory scope of consolidation
vii. Caı i ii. iii. iii.	Dital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Other deposits (pl. specify) Borrowings of which : From RBI of which : From other institutions & agencies of which : Others (pl. specify) of which : Capital instruments Other liabilities & provisions	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - - - - - - - - - - - - - - - - - -	Under regulatory scope of consolidation
vii. Caj i ii. iii.	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Customer deposits of which : Customer deposits of which : From RBI of which : From RBI of which : From other institutions & agencies of which : Capital instruments Other liabilities & provisions	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - - - - - - - - - - - - - - - - - -	Under regulatory scope of consolidation
vii. Caj i ii. iii. iii.	bital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Customer deposits (pl. specify) Borrowings of which : From RBI of which : From ther institutions & agencies of which : Chters (pl. specify) of which : Chters (pl. specify) of which : Capital instruments Other liabilities & provisions sets Cash and balances with Reserve Bank of India Balance with banks and money at call and short notice Investments : of which : Government securities	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - - - - - - - - - - - - - - - - - -	Under regulatory scope of consolidation
vii. Caj i ii. iii. iii.	Dital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Customer deposits (pl. specify) Borrowings of which : From RBI of which : From banks of which : From other institutions & agencies of which : Capital instruments Other liabilities & provisions sets Cash and balances with Reserve Bank of India Balance with banks and money at call and short notice Investments : of which : Overnment securities of which : Other approved securities	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - - - - - - - - - - - - - - - - - -	Under regulatory scope of consolidation
vii. Caj i ii. iii. iii.	Dital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Other deposits (pl. specify) Borrowings of which : From RBI of which : From other institutions & agencies of which : From other institutions & agencies of which : Capital instruments Other liabilities & provisions sets Cash and balances with Reserve Bank of India Balance with banks and money at call and short notice Investments : of which : Other approved securities of which : Other approved securities	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - - - - - - - - - - - - - - - - - -	Under regulatory scope of consolidation
vii. Caj i ii. iii. iii.	Dital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Customer deposits (pl. specify) Borrowings of which : From RBI of which : From other institutions & agencies of which : From other institutions & agencies of which : Cothers (pl. specify) of which : Capital instruments Other liabilities & provisions sets Cash and balances with Reserve Bank of India Balance with banks and money at call and short notice Investments : of which : Government securities of which : Shares of which : Debentures & Bonds	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - - - - - - - - - - - - - - - - - -	Under regulatory scope of consolidation
vii. Caj i ii. iii. iii.	Dital & Liabilities al & Liabilities Paid-up Capital (funds from HO Paid-up HO) Reserves & Surplus Total Capital Deposits of which : Deposits from banks of which : Customer deposits of which : Other deposits (pl. specify) Borrowings of which : From RBI of which : From other institutions & agencies of which : From other institutions & agencies of which : Capital instruments Other liabilities & provisions sets Cash and balances with Reserve Bank of India Balance with banks and money at call and short notice Investments : of which : Other approved securities of which : Other approved securities	Balance sheet as in published financial statements As at 31.03.2020 3,042,002 165,783 3,207,785 13,193,155 532,748 12,660,407 - - - - - - - - - - - - - - - - - - -	Under regulatory scope of consolidation

3,207,785 13,193,155

532,748

12,660,407

Reserves & Surplus

of which : Deposits from banks

of which : Customer deposits

Total Capital

Deposits

n terms of guidelines issued by RBI vide circular no. DBOD No. BC. 72/29.67.001/2011-12 dated 13th Januai 2012 o "Compensation of Whole-time Directors/Chief Executive Officers/ Risk takers and Control function staff, etc.", the Bank has submitted a declaration during the year received from Head office to RBI to the effect that the compensation structure in India, including that of the CEO's / CMI's, is in conformity with the Financial Stability Board (FSB) Principles and Standard.

DF – 16: Equities – Banking book position

Qualitative and Quantitative Disclosure

The bank does not have any equity exposure and disclosure under this section is NIL

Leverage Ratio Disclosures

As on March 31st, 2020 the leverage ratio is 16.14%. The summary comparison of accounting assets vs leverage ratio exposure measure and Leverage ratio common disclosure as per table DF 18 are provided below to this disclosure.

DF – 17: Summary comparison of accounting assets vs. leverage ratio exposure measure

	(Rs in '00					
	Particular	Amount				
1	Total consolidated assets as per published financial statements	16,745,171				
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-				
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative	-				
	accounting framework but excluded from the leverage ratio exposure measure					
4	Adjustments for derivative financial instruments	108,303				
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-				
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	2,381,078				
7	Other adjustments	76,931				
8	Leverage ratio exposure	19,311,484				
DF - '	18: Leverage ratio common disclosure template	(Rs in '000)				
	Particular	Leverage ratio framework				
	On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	16,834,033				
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(11,931)				
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	16,822,102				
	Derivative exposures					
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	19,375				
5	Add-on amounts for PFE associated with all derivatives transactions	88,928				
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-				
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-				
8	(Exempted CCP leg of client-cleared trade exposures)	-				
9	Adjusted effective notional amount of written credit derivatives	-				
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-				
11	Total derivative exposures (sum of lines 4 to 10)	108,303				
	Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-				
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-				
14	CCR exposure for SFT assets	-				
15	Agent transaction exposures	-				
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-				
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	46,092,765				
18	(Adjustments for conversion to credit equivalent amounts)	(43,711,687)				
19	Off-balance sheet items (sum of lines 17 and 18)	2,381,078				
	Capital and total exposures					
20	Tier 1 capital	3,117,480				
21	Total exposures (sum of lines 3, 11, 16 and 19)	19,311,484				
	Leverage ratio					
22	Basel III leverage ratio	16.14%				
	For Doha Bank Q.P.S.C					
		Sd/-				
	-	Manish Mathur				
	Country	/ Manager- India				