

Pillar III Basel Disclosures

1.1 General

The BASEL III disclosures contained herein relate to Citibank N.A., India Branches (herein also referred to as the 'Bank') as of June 30, 2020. These are compiled in accordance with Reserve Bank of India (the 'RBI') regulations on Master Circular – Basel III Capital Regulations vide RBI Circular DBR. No. BP. BC. 1/21.06.201/2015-16 dated July 1, 2015 as amended from time to time.

The Bank being a branch does not have any direct subsidiaries nor does it hold any significant stake in any company. The RBI guidelines on Financial Regulation of Systemically Important NBFCs and Banks' Relationship vide circular ref. DBOD. No. FSD. BC.46 / 24.01.028/ 2006-07 December 12, 2006 read with 'Guidelines for consolidated accounting and other quantitative methods to facilitate consolidated supervision' vide circular ref. DBOD.No.BP.BC.72/ 21.04.018/2001-02 dated February 25, 2003 mandate coverage of the 'Consolidated Bank' (herein also referred to as 'Citi'). This includes, in addition to the Bank as a branch of Citibank N.A., the following wholly/majority owned non-banking finance company, which is a subsidiary of Citigroup Inc. held through intermediary holding companies:

Citicorp Finance (India) Limited (CFIL) incorporated in India on 1 May 1997, is registered with the Reserve Bank of India ('RBI') as a Non-Banking Financial Company ('NBFC') vide Certificate No. N-13.02079 dated 10 October 2014. It is a non-deposit taking systemically important Non-Banking Financial Company ('NBFC-ND-SI').

As prescribed in the above guidelines, the Bank is not required to prepare consolidated financial statements. However, certain prudential guidelines apply on a Consolidated Bank basis, including that of capital adequacy computation under BASEL III guidelines. Accordingly, CFIL has been considered under regulatory scope of consolidation for the quantitative disclosures. While, CFIL has adopted Ind AS for preparation of its financial statements for the current financial year, the Reserve Bank of India has deferred implementation of Ind AS for scheduled commercial banks. As a result, the consolidated Pillar III Basel disclosures are prepared using Ind AS for CFIL and generally accepted accounting principles in India ('GAAP')/guidelines issued by the Reserve Bank of India for the Bank. Accordingly, the CFIL figures have been grouped and classified, as necessary, for consolidated Pillar III Basel disclosures. Further, the Bank does not have any interests in insurance entities.

In accordance with BASEL requirements, the Bank also has an Internal Capital Adequacy Assessment Process (ICAAP) for Citibank India. The ICAAP depicts the various categories of risks to which the Bank is exposed, details the ongoing assessment of such risks, how risks are to be mitigated, and quantifies the amount of capital required currently and in the future to cope with these risks. The ICAAP process also includes an assessment of capital adequacy in an extreme stress scenario. The ICAAP is subjected to an independent review as required by RBI guidelines.

1.2 Capital Structure

The capital funds of Citi include the following:

Tier 1 Capital:

1. Paid up Equity Capital/Initial Capital.
2. Interest-free funds from Head Office.
3. Statutory Reserves.
4. Capital Reserves.

5. Other Eligible Reserves.
6. Remittable surplus retained in Indian Books.
7. Revaluation reserves arising from revaluation of the premises owned, after a discount of 55% subject to meeting certain conditions as laid down in RBI circular ref. DBR.No.BP.BC.83/21.06.201/2015-16 dated March 1, 2016
8. Properties Investment Reserve
9. Deductions: Deferred Tax Assets (however, DTA which relate to timing difference, up to 10% of CET1 Capital has been recognized as CET 1 Capital as per RBI notification DBR.No.BP.BC.83/21.06.201/2015-16 dated March 1, 2016), Defined pension benefit asset, Intangibles and Prudential valuation adjustment for illiquid positions.

Tier 2 Capital:

1. Provision on Standard Assets (including provision on account of Unhedged Foreign Currency Exposure-UFCE)
2. Floating Provision
3. Country Risk Provision
4. Investment Reserve
5. Investment Fluctuation Reserve

Note: Other comprehensive income has not been considered under Tier1 or Tier 2 Capital. Provisions for expected credit losses (ECL) under Ind AS accounting standards for CFIL pertaining to Stage 1 assets have been considered as part of Tier 2 capital(as per point 3(a)(vi) of the attached RBI Circular).

Quantitative disclosures:

Particulars	Amount in Rs. lakhs	
	As at Jun 30, 2020	
Tier 1 Capital	Standalone	Consolidated
Common Shares (Paid-up equity Capital)	-	289,330
Statutory Reserves	-	66,010
Other disclosed free reserves	-	3,674
Balance in Profit & Loss account	-	51,717
Current financial profit, to the extent admissible	-	-
Interest-free funds from Head Office.	374,384	374,384
Statutory Reserves kept in Indian Books	1,034,031	1,034,031
Remittable Surplus retained in Indian books	734,020	734,020
Capital Reserves	29,624	29,624
Interest free funds remitted from abroad for acquisition of property and held in separate account	6,194	6,194
Revaluation Reserves at a discount of 55 per cent (CET -1)	3,644	3,644
Other Eligible Reserves	21,433	21,433
Common Equity Tier I (CET1) (A)	2,203,330	2,614,060
Regulatory Adjustments		
Intangibles	27,742	35,787
Deferred Tax Asset (DTA) associated with Accumulated Losses	-	-
Defined Benefit Pension Fund Asset	-	-
Deferred Tax Asset associated with Timing Differences (other than those related to accumulated losses)	14,407	24,680
Other eligible deduction from CET1 (Prudential valuation adjustment and Earmarking for ETP)	4,169	4,169
Total Regulatory Adjustments (B)	46,318	64,636

CET 1 Capital after above adjustments (A-B)	2,157,012	2,549,425
Recognition of DTA associated with Timing Differences in CET 1	14,407	24,680
Final Common Equity Tier I Capital (C)	2,171,419	2,574,105
Additional Tier I Capital (D)	-	-
Tier II Capital		
Provision on Standard Asset (including UFCE)	62,137	67,513
Floating Rate Provision	9,100	9,100
Country Risk Provision	2,417	2,417
Investment Reserve	39,467	39,467
Investment Fluctuation Reserve	171,137	171,137
Revaluation Reserves at discount of 55% not recognised in CET1	-	-
Regulatory Adjustments		
Regulatory adjustment applied in respect of amount related to pre-Basel III treatment	-	-
Total Regulatory Adjustments	-	-
Total Tier II Capital Available	284,258	289,634
Total Tier II Capital admissible for Regulatory Capital Purposes	284,258	289,633
Total Tier II Capital (E)	284,258	289,633
Total of Tier I + Tier II (C) + (D) + (E) = (F)	2,455,677	2,863,738

1.3 Capital Adequacy

As per Basel III guidelines issued by RBI, the Bank is required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of 13.88% on an on-going basis which includes capital required to be maintained on account of Capital Conservation Buffer (CCB) of 1.875% and Global Systematically Important Bank (G-SIB) buffer as prescribed by the Home Regulator of Citibank N.A. Currently, there is no requirement to maintain Counter-cyclical Capital Buffer (CCCB) as per RBI guidelines.

The Bank is engaged in providing wholesale, retail and private banking services. The Bank has processes in place to assess and maintain on an ongoing basis the amounts, types and distribution of internal capital that they consider adequate to cover the nature and level of the risks to which they are or might be exposed. The Bank's Asset Liability Management Committee (ALCO) monitors capital levels to ensure adherence to capital standards and manages the capital planning and repatriation exercise.

The Bank has an Internal Capital Adequacy Assessment Process (ICAAP) which establishes a framework for the Bank to perform a comprehensive assessment of the risks they face and to relate capital adequacy to these risks. Further, the capital analysis performed by the Bank is expected to encompass all significant risks, not only those risks captured by the Pillar 1 minimum regulatory capital calculation. The ICAAP exercise also includes a 3-year forecast of capital levels vis-à-vis requirements which is reviewed by the management team.

As allowed under the BASEL III guidelines issued by the Reserve Bank of India, the Bank has adopted Standardized Approach (SA) for credit risk, Standardized Duration approach (SDA) for computing capital requirement for market risks and Basic Indicator Approach (BIA) for operational risk.

Capital requirements for credit risk:

Amount in Rs. lakhs

Category	Nature	Standalone		Consolidated	
		As at Jun 30, 2020		As at Jun 30, 2020	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Wholesale exposures	Generally includes exposures to Banks, Financial Institutions and Corporates	7,589,041	1,053,359	8,268,536	1,147,673
Retail exposures	Generally includes exposures to individuals and households, small businesses of a retail nature	2,791,857	387,510	3,064,691	425,379
Securitization exposures	Includes credit enhancement	4,410	612	4,410	612
Total		10,385,308	1,441,481	11,337,637	1,573,664

Capital requirements for market risk:

Amount in Rs. lakhs

Category	Nature	Standalone		Consolidated	
		As at Jun 30, 2020		As at Jun 30, 2020	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Interest rate risk	Includes specific and general risk on interest rate instruments in the trading book	2,211,881	307,009	2,222,716	308,513
Foreign exchange risk	Includes specific and general risk on currencies (including gold)	365,899	50,787	365,899	50,787
Equity risk	Includes specific and general risk on equity instruments	26,159	3,632	101,049	14,026
Total		2,603,939	361,428	2,689,664	373,326

Capital requirements for operational risk:

Per the Basic Indicator approach for Operational Risk, the Bank is required to maintain capital at the rate of 15% of average gross income of previous three financial years. The notional risk weighted assets for operational risk is calculated by multiplying the operational risk capital charge by 12.5. The Capital required for operational risk is Rs. 306,947 Lakhs for standalone and Rs. 317,822 lakhs for consolidated

Capital Adequacy Ratio

Entity	As at June 30, 2020		
	Total Capital ratio	Tier I Capital ratio	Tier II Capital ratio
Citibank N.A. India Branch	16.16%	14.29%	1.87%
Consolidated Bank	17.55%	15.78%	1.78%

1.4 Credit Risk: General Disclosures

The three principal businesses of the Bank organized by client segmentation viz. Corporate Banking, Commercial Banking and Consumer Banking approve and implement policies and procedures appropriate to their respective risk, business and portfolio. These policies address risk measurement, reporting, monitoring, mitigation and remediation.

For Corporate Bank, the ICG Risk Management Manual along with the Local Corporate Credit Policy lays down the parameters/norms for credit exposure. Based on the industry studies and detailed company analysis and after considering the Target Market Norms & Risk Acceptance Criteria, credit is approved. For proposals above a certain material threshold, bank follows Credit committee approach where Senior Credit officers from Independent Risk & Business sanctions credit in a committee which convenes every week or such other frequency as required to discuss the proposals. Wherever required, Industry specialist and product specialists review and approve sizeable credits in addition to committee approval. The Bank has a policy of internal rating on a global scale and assigns Obligor Risk Ratings (ORRs) and Facility Risk Ratings (FRR). ORRs define one-year probability of default and are continuously monitored. The Bank also assigns an Obligor Limit Rating (OLR), which provides a medium to long-term view of credit quality. Approval authority is defined as per Credit Facilities Approval Grid, which requires higher level of authority to approve higher exposures and depending on the OLR scale ranging from high to low.

The Commercial Banking Business Credit Policies define the guidelines and policies under which portfolio is managed supplemented by Credit Programs. The Business team prospects customers within approved industry segments. The due diligence is performed by Business Unit (Coverage Bankers and Credit Lending Management unit) which assesses the borrowing requirements and recommends facilities within the parameters set out by the credit programs / framework. The due diligence process includes, but is not restricted to, management evaluation, business and financial statements analysis. All proposals are approved by at least two credit approvers (one at least from Credit Lending Unit or Independent Risk) at least one of whom has credit initials to cover the facilities proposed. In addition, proposals over a specific threshold are reviewed and approved by a Credit Committee. Independent Risk provides oversight to implementation of the Credit Policies and Programs and Procedures.

Consumer banking has an independent Policy Unit, which recommends lending policy, reviews portfolio and takes credit actions. This is supported by a credit operations unit, which reviews proposals for adherence to laid down policies as well as does all verifications prior to disbursal of credit. Underwriting authority is delegated to Credit Officers only who are independent from business and report into the Credit Initiation Unit. Credit appraisal is independent of the business stream to ensure unbiased credit judgment.

The Global Consumer Credit and Fraud Risk Policy (GCCFRP) establishes the credit policies and procedures that govern all types of consumer lending in Global Consumer. These represent defined criteria for all forms of credit extension with which consumer business must comply. Any exception or deviation from these policies or established criteria requires prior approval from Global Consumer Risk Management.

Norms for Determining When to Classify Various Types of Assets as Non-Performing

The Bank follows the RBI guidelines for asset classification, which are briefly described herein below.

Term Loans and Consumer loans are treated as a non-performing asset if the interest and/ or installments of principal remain overdue for a period of more than 90 days. Cash credits & Overdrafts are treated as non-performing if it remains 'out of order' for a period of more than 90 days.

An account will be treated "out of order" if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power. In case where the outstanding balance is less than the sanctioned limit/drawing power, but there are no credits continuously for three months as on balance-sheet date or credits are not enough to cover the interest debited during the same period, these accounts will be treated as out of order.

Bills purchased /discounted are treated as non-performing if the bill remains overdue and unpaid for a period of more than 90 days during the financial year.

Any other facility (including dues on forward exchange and derivative contracts) will be treated as non-performing if any amount to be received remains overdue for a period of more than 90 days.

For Asset Backed Finance business, the bank follows stricter of RBI guidelines and Global policies.

For retail loans, including credit cards, the system ages the overdue installments. These are delinquency managed portfolios and aging logic is pre-defined in the banks product processors. All accounts greater than 90 dpd are identified as NPA and classified into Substandard/doubtful/loss assets in line with RBI guidelines. The classification requirements are performed borrower wise and not facility wise. There is a system for identification and classification of all facilities of a borrower as NPA if any one of such facilities is non-performing. Further, the NPA system also identifies cross linkages and flags such facilities and reports them as Cross NPA. The provision held is in line with the RBI provisioning norms as defined in the RBI circular. Additionally, all restructured accounts are identified / classified and provided for in line with RBI guidelines. Consumer Bank, is guided by GCCFRP on Loss Mitigation and Loss Recognition / Non-Accrual. This policy on technical write-off norms is more conservative than the Local RBI policy of Prudential Norms. Following is the write-off policy grid across all consumer/retail asset portfolios.

Product	Charge Offs
Personal/Unsecured Installment Loans	120 days past due
Unsecured revolving loans	180 days past due
Credit Cards	180 days past due
Mortgage	Foreclosure in progress charge-off at the end of 5 years

Provision held is compared with the Provision required as per RBI norms and financials entries are taken for incremental provision only if the provision required is higher as per Local GAAP than the provision held. The NPA classification activities are performed by the system at the end of each month.

1.4.1. Credit Risk Quantitative disclosure

Particulars	<i>Amount in Rs. lakhs</i>			
	Standalone		Consolidated	
	As at Jun 30, 2020		As at Jun 30, 2020	
	Funded	Non Funded	Funded	Non Funded
A. Agriculture and Allied Activities	489,856	667	502,306	667
B. Mining and Quarrying	19,392	4,701	19,392	4,701
C. Food Processing	208,592	36,397	213,592	36,397
D. Beverages (excluding Tea & Coffee) and Tobacco	31,100	33,303	31,100	33,303

E. Textiles	113,514	18,005	113,564	18,005
F. Leather and Leather products	20,564	1,019	20,564	1,019
G. Wood and Wood Products	23,712	5,258	23,712	5,258
H. Paper and Paper Products	66,855	7,917	66,855	7,917
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	7,723	95,306	7,723	95,306
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	617,059	413,634	654,377	413,634
K. Rubber, Plastic and their Products	127,913	55,542	134,329	55,542
L. Glass & Glassware	16,507	14,871	22,507	14,871
M. Cement and Cement Products	15,101	264	15,158	264
N. Basic Metal and Metal Products	182,770	136,129	187,637	136,129
O. All Engineering	464,588	405,604	465,633	405,604
P. Vehicles, Vehicle Parts and Transport Equipment	458,279	129,650	535,817	129,650
Q. Gems and Jewellery	2,765	103	3,467	103
R. Construction	480	217	50,194	249
S. Infrastructure	156,544	49,430	176,544	49,430
T. Other Industries	89,193	317,689	146,440	322,091
U. Transport Operators	71,734	2,187	87,234	2,187
V. Computer Software	135,864	545,837	135,864	545,837
W. Tourism, Hotel and Restaurants	2,123	2,475	2,123	2,475
X. Shipping	43,187	9,422	43,187	9,422
Y. Professional Services	649,900	535,035	668,189	496,494
Z. Trade	465,881	96,760	469,624	96,760
AA. Aviation	-	25,485	-	25,485
AB. Retail Exposure	2,008,389	243,299	2,373,488	243,300
AC. Services	2,838,299	843,487	2,938,321	843,487
Total	9,327,884	4,029,693	10,108,941	3,995,587

Note:

1. As a branch of a foreign bank, the operations of the Bank do not extend outside of India. Hence the Bank is considered to operate only in the domestic segment.
2. Exposure is comprised of Loans & Advances, Balance with Banks, Money at call and short notice, On-balance sheet securitisation exposures, Revaluation gains on foreign exchange and derivative contracts, Deposits with NABARD, SIDBI, MUDRA & NHB under the priority/weaker section lending schemes, credit equivalent of guarantees, acceptances, letters of credit, other Non-Market Related off balance sheet obligations and credit equivalent of foreign exchange and derivative exposures.

ii) Residual contractual maturity breakdown of assets

Amount in Rs. lakhs

Particulars	Standalone		Consolidated	
	As at Jun 30, 2020		As at Jun 30, 2020	
	Loans and Advances	Investments	Loans and Advances	Investments
Day 1	130,131	4,685,822	130,531	4,685,822
2 to 7 days	148,338	-	172,874	-
8 to 14 days	284,438	793,741	311,562	793,741
15 to 30 days	443,350	2,041,406	463,702	2,041,406
31 days to 2 months	636,819	789,500	692,902	789,500
2 months to 3 months	544,767	73,279	615,440	75,779
Over 3 months to 6 months	603,295	165,725	772,377	165,725
Over 6 months to 12 months	564,580	281,525	721,888	281,525
Over 1 year to 3 years	1,476,040	1,453,749	1,671,212	1,506,249
Over 3 years to 5 years	354,604	15,077	387,984	15,077
Over 5 years	1,171,246	287,107	1,172,066	300,087
Total	6,357,608	10,586,931	7,112,538	10,654,911

Loans and Advances include cash outflows on account of settlement of Inter-Bank Participation Certificate (IBPC) issued and Bills Rediscounted under Bills Rediscounting scheme by the Bank.

iii) Amount of NPAs (Gross)
Amount in Rs. lakhs

Particulars	As at Jun 30, 2020	
	Standalone	Consolidated
Substandard	43,685	44,510
Doubtful 1	8,019	8,019
Doubtful 2	7,255	7,255
Doubtful 3	17,849	17,849
Loss	20,419	20,419
Total	97,227	98,052

iv) Net NPAs: Standalone Rs. 34,908 lakhs and Consolidated Rs. 35,203 lakhs

v) NPA ratios:

	As at Jun 30, 2020	
	Standalone	Consolidated
Gross NPAs to Gross Advances	1.51%	1.37%
Net NPAs to Net Advances	0.55%	0.49%

vi) Movement of Gross NPAs
Amount in Rs. lakhs

Particulars	As at Jun 30, 2020	
	Standalone	Consolidated
Opening Balance	96,104	96,912
Additions during the year	25,199	26,803
Recoveries/write offs during the year	24,076	25,663
Closing Balance	97,227	98,052

vii) Movement of Specific Provision
Amount in Rs. lakhs

Particulars	As at Jun 30, 2020	
	Standalone	Consolidated
Opening Balance	59,053	59,611
Provisions made during the year	12,532	13,641
Write-Off	6,814	7,856
Write back of excess Provisions	2,450	2,450
Any other adjustment, including transfer between provisions	0	96
Closing Balance	62,321	62,850

viii) Movement of Provision on Standard Assets*
Amount in Rs. lakhs

Particulars	As at Jun 30, 2020	
	Standalone	Consolidated
Opening Balance	60,923	67,676
Provisions made during the year	1,214	1,214
Write-Off	0	-
Write back off excess Provisions	0	431
Any other adjustment, including transfer between provisions	0	-
Closing Balance	62,137	68,459

* The above includes provision on account of Unhedged Foreign Currency Exposure (UFCE)

ix) Movement of provision held towards depreciation on investments
Amount in Rs. Lakhs

Particulars	As at Jun 30, 2020	
	Standalone	Consolidated
Opening Balance	-	-
Additions during the year	-	-
Recoveries/write offs/write backs during the year	-	-
Closing Balance	-	-

x) Industry wise classification of NPA, specific and General Provision
Standalone
Amount in Rs. Lakhs

Industry	As at Jun 30, 2020			For the year ended	
	Gross NPA	Provisions for NPA	Provision for Standard Assets	Write off	Provision for NPA
A. Agriculture and Allied Activities	14,434	12,384	4,840	3	3,334
B. Mining and Quarrying	-	-	266	-	-
C. Food Processing	1,083	1,083	696	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	144	-	-
E. Textiles	-	-	520	-	-
F. Leather and Leather products	-	-	107	-	-
G. Wood and Wood Products	-	-	157	-	-
H. Paper and Paper Products	-	-	486	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	62	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	3,779	3,781	3,532	-	-
K. Rubber, Plastic and their Products	-	-	631	-	-
L. Glass & Glassware	-	-	118	-	-
M. Cement and Cement Products	-	-	181	-	-
N. Basic Metal and Metal Products	-	1,610	1,327	-	-
O. All Engineering	3,912	3,925	3,272	-	-
P. Vehicles, Vehicle Parts and Transport Equipment	5,987	5,987	3,462	-	-
Q. Gems and Jewellery	-	-	12	-	-
R. Construction	-	-	1	-	-
S. Infrastructure	764	764	1,172	-	-

T. Other Industries	3,807	1,499	1,238	-	-
U. Transport Operators	2,956	2,832	103	2,016	(1,871)
V. Computer Software	-	-	1,030	-	-
W. Tourism, Hotel and Restaurants	51	51	20	-	-
X. Shipping	-	-	134	-	-
Y. Professional Services	74	74	2,806	-	-
Z. Trade	3,319	3,323	2,646	-	256
AA. Aviation	-	-	-	-	-
AB. Retail Exposure	50,746	21,763	33,132	17,343	1,450
AC. Services	6,315	3,245	42	-	99
Total	97,227	62,321	62,137	19,362	3,268

**Industry wise classification of NPA, specific and General Provision
Consolidated**

Amount in Rs. Lakhs

Industry	As at June 30, 2020			For the year ended	
	Gross NPA	Provisions for NPA	Provision for Standard Assets	Write off	Provision for NPA
A. Agriculture and Allied Activities	14,434	12,384	4,840	3	3,334
B. Mining and Quarrying	-	-	266	-	-
C. Food Processing	1,083	1,083	696	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	144	-	-
E. Textiles	-	-	520	-	-
F. Leather and Leather products	-	-	107	-	-
G. Wood and Wood Products	-	-	157	-	-
H. Paper and Paper Products	-	-	486	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	62	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	3,779	3,781	3,532	-	-
K. Rubber, Plastic and their Products	-	-	631	-	-
L. Glass & Glassware	-	-	118	-	-
M. Cement and Cement Products	-	-	181	-	-
N. Basic Metal and Metal Products	-	1,610	1,327	-	-
O. All Engineering	3,912	3,925	3,272	-	-
P. Vehicles, Vehicle Parts and Transport Equipment	6,014	5,996	3,462	(1)	9
Q. Gems and Jewellery	-	-	12	-	-
R. Construction	253	114	1	76	114
S. Infrastructure	764	764	1,172	-	-
T. Other Industries	3,809	1,499	7,560	-	-
U. Transport Operators	2,956	2,832	103	2,016	(1,871)
V. Computer Software	-	-	1,030	-	-
W. Tourism, Hotel and Restaurants	51	51	20	-	-
X. Shipping	-	-	134	-	-
Y. Professional Services	74	74	2,806	-	-
Z. Trade	3,319	3,323	2,646	-	256

AA. Aviation	-	-	-	-	-
AB. Retail Exposure	51,289	22,169	33,132	25,943	135
AC. Services	6,315	3,245	42	-	99
Total	98,052	62,850	68,459	28,037	3,526

1.4.2. Credit Risk: disclosures for portfolios subject to the standardized approach

The Bank has approved use of ratings issued by renowned external rating agencies- CRISIL Limited, Fitch India, ICRA Limited, Brickwork, SMERA and CARE for local exposures as permitted by Reserve Bank of India. For the foreign exposures the ratings assigned by Standard & Poor's, Fitch and Moody's are used by the Bank, these being the parents of the local entities in question.

Where the obligors have obtained rating of the facility from any of the above credit rating agencies, the Bank has applied the risk weights relevant to the ratings so assigned. Where the obligors have not yet obtained such a rating, the exposure has been considered as unrated and appropriate risk weights applied.

The breakdown of the exposure (after mitigation):

Amount in Rs. Lakhs

Particulars	As at Jun 30, 2020	
	Standalone	Consolidated
Below 100% risk weight	7,820,841	7,828,121
100% risk weight	2,337,718	2,771,893
More than 100% risk weight	3,199,018	3,504,515

Note: Exposure is comprised of Loans & Advances, Balance with Banks, Money at call and short notice, On-balance sheet securitisation exposures, Revaluation gains on foreign exchange and derivative contracts, Deposits with NABARD, SIDBI, MUDRA & NHB under the priority/weaker section lending schemes, credit equivalent of guarantees, acceptances, letters of credit, other Non-Market Related off balance sheet obligations and credit equivalent of foreign exchange and derivative exposures. Previous year's numbers have been regrouped accordingly.

1.5 Leverage Ratio

As per RBI guidelines, disclosures required for leverage ratio for the Bank at the consolidated level at June 30, 2020 is as follows:

Summary comparison of accounting assets vs. leverage ratio exposure measure			
Sl. No	Item	As at Jun 30, 2020	
		Standalone	Consolidated
1	Total consolidated assets as per published financial statements	19,667,417	20,607,959
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	1,647,256	1,647,256
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	1,156,449	1,156,449
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	3,389,193	3,393,627
7	Other adjustments	(27,743)	(27,743)
8	Leverage ratio exposure	25,832,572	26,777,548

Leverage ratio common disclosure template			
Sl. No	Item	As at Jun 30, 2020	
		Standalone	Consolidated
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	18,402,425	19,342,474
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(27,743)	(27,743)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	18,374,682	19,314,731
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	1,264,992	1,265,485
5	Add-on amounts for PFE associated with all derivatives transactions	1,647,256	1,647,256
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)	2,912,248	2,912,741
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	1,156,449	1,156,449
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)	1,156,449	1,156,449
17	Off-balance sheet exposure at gross notional amount	8,888,433	8,892,994
18	(Adjustments for conversion to credit equivalent amounts)	(5,499,240)	(5,499,367)
19	Off-balance sheet items (sum of lines 17 and 18)	3,389,193	3,393,627
Capital and total exposures			
20	Tier 1 capital	2,171,417	2,574,103
21	Total exposures (sum of lines 3, 11, 16 and 19)	25,832,572	26,777,548
Leverage ratio			
22	Basel III leverage ratio	8.41%	9.61%

Quantitative Disclosures

As per RBI guidelines, disclosures required for leverage ratio for the Bank at a standalone basis for the last 4 quarters:

	30-Jun-20	31-Mar-20	31-Dec-19	30-Sep-19
Tier 1 Capital	2,171,417	2,168,718	2,034,423	2,038,744
Exposure Measure	25,832,572	27,378,407	23,313,416	24,384,572
Leverage Ratio (%)	8.41%	7.92%	8.73%	8.36%