BASEL III – PILLAR 3 DISCLOSURES FOR THE HALF YEAR ENDED 30.09.2021

RBI issued Basel III guidelines, applicable w.e.f. 01.04.2013. These guidelines initially provided a transition schedule for Basel III implementation till 31.03.2019. RBI has extended the transition period for implementing the last tranche of 0.625% under the Capital Conservation Buffer (CCB) up to October 1, 2021. Upon full implementation i.e. as on October 01 2021, Basel III guidelines target minimum capital to risk-weighted assets ratio (CRAR) would be 11.50%, minimum Common Equity Tier -1 ratio would be 8.00% and minimum Tier 1 ratio would be 9.50%. Minimum capital required to be held by Bank for the half year ended 30th September 2021 is 10.875% with minimum CET 1 (incl. CCB) of 7.375%.

Basel III framework consists of three mutually reinforcing pillars:
(i) Pillar 1: Minimum Capital Requirement (Credit Risk, Market Risk and Operational Risk)
(ii) Pillar 2: Supervisory Review and Evaluation Process
(iii) Pillar 3: Market Discipline

Market Discipline (Pillar 3) consists of set of disclosures on capital adequacy and risk management framework of Bank. These disclosures have been set out as under:

TABLE DF-1: SCOPE OF APPLICATION

Name of head of the banking group to which framework applies: **BANK OF MAHARASHTRA**

(i) Qualitative Disclosures:

Name of Entity /Country of incorporation	Whether entity is included under accounting scope of consolidation (yes / no)	Method of consolidation	Whether entity is included under regulatory scope of consolidation (yes / no)	Method of consolidation	Reasons for difference in method of consolidation	Reasons if consolidated under only one of the scopes of consolidation
The Maharashtra Executors & Trustee Co. Pvt Ltd (METCO)/ India	Yes	Line by Line basis as per AS-21 issued by ICAI	No	NA	NA	Entity is not a banking company, hence outside the purview of regulatory consolidation Capital Investment is deducted from CET1 capital of Bank.
Maharashtra Gramin Bank (MGB)/ India	Yes	Equity method Basis as per AS-23 issued by	No	NA	NA	Entity is RRB, an associate, hence outside the

Name of Entity /Country of incorporation	Whether entity is included under accounting scope of consolidation (yes / no)	Method of consolidation	Whether entity is included under regulatory scope of consolidation (yes / no)	Method of consolidation	Reasons for difference in method of consolidation	Reasons if consolidated under only one of the scopes of consolidation
		ICAI				purview of regulatory consolidation Investment is risk weighted at 250%.

a. List of group entities considered for consolidation

1. The Maharashtra Executors & Trustee Company Private Limited (METCO)
2. Maharashtra Gramin Bank (MGB)

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

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

(ii) Quantitative Disclosures

c. List of group entities considered for consolidation (accounting)

(Amount in Rs million)

Name of the entity / Country of incorporation	Principle activity of the entity	Total Balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
The Maharashtra Executors & Trustee Co. Pvt Ltd (METCO)/ India	Trusteeship	62.26 100%	196.50
Maharashtra Gramin Bank (MGB)/India	Banking	5819.68 35%	159248.36

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

There is no capital deficiency in the subsidiary of Bank which is not included in regulatory scope of consolidation as of September 30, 2021.

e. The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk weighted

Name of the insurance entity / Country of incorporation	Principle activity of the entity	Total Balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Bank is not having any subsidiary having insurance business.				

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

There is no restriction or impediments on transfer of funds or regulatory capital within banking group as of September 30, 2021.

TABLE DF – 2: CAPITAL ADEQUACY

Qualitative Disclosures

a. Capital Management

Bank has a process for assessing its overall capital adequacy in relation to Bank's risk profile and a strategy for maintaining its capital levels. Process provides an assurance that Bank has adequate capital to support all risks inherent to its business. Bank actively manages its capital to meet regulatory norms by considering available options of raising capital.

Organisational Set-up:

Capital Management is administered by Financial Management and Accounts Department in co-ordination with Integrated Risk Management Department under the supervision of Board of Directors. Bank has also formed Capital Planning Committee to provide guidance and assess the capital position on quarterly basis.

Internal Assessment of Capital:

Bank's Capital Management framework includes a comprehensive Internal Capital Adequacy Assessment Process (ICAAP) conducted annually which determines adequate level of capitalisation for Bank to meet regulatory norms and current and future business need, including under stressed scenarios. ICAAP encompasses capital planning for two years time horizon, after identification and evaluation of significance of all risks that Bank faces, which may have an adverse material impact on its financial position. Bank considers following Pillar II risks it is exposed to in the normal course of its business and considers them for capital planning:

• Liquidity Risk	• IRRBB
• Risk of under-estimation of credit risk under standardized Approach	• Risk of decline in collateral values of Credit Risk Mitigants
• Credit Concentration Risk	• Settlement Risk
• Reputational Risk	• Currency Induced credit Risk
• Strategic Risk	• Legal Risk
• IT Risk	• Group Risk
• Pension Obligation	• Country Risk
• Compliance Risk	• Securitization Risk
• Model Risk	• Capital Risk
• Climate Risk	

Bank has implemented the scorecard for IT Risk, Reputational Risk and Strategic Risk. Bank periodically assesses and refines its stress tests in an effort to ensure that stress scenarios capture material risks as well as reflect possible extreme market moves that could arise as a result of business environment conditions. Stress tests are used in conjunction with Bank's business plans for the purpose of capital planning.

Monitoring and Reporting:

The Board of Directors of the Bank monitors capital adequacy levels of Bank. An analysis of the capital adequacy position and risk weighted assets and an assessment of various aspects of Basel III on capital and risk management are undertaken by Board on a quarterly basis

Quantitative Disclosures

b. Capital Requirement

Bank's capital requirements have been computed using Standardized Approach for Credit Risk, Standardized Duration Method for Market Risk and Basic Indicator Approach for Operational Risk. Minimum capital required to be held by Bank for the half year ended September 30, 2021 is 10.875% with minimum CET 1 (incl. CCB) of 7.375% for credit, market and operational risks is given below :

(Amount in Rs million)

Sr. No.	Particulars	Amount	Amount
(A)	**Capital Required for Credit Risk**		
(i)	Portfolios subject to Standardized Approach	115036.20	
(ii)	For Securitization Exposure	0.00	
	Total capital charge for credit risks under standardized approach (i+ii)		115036.20
(B)	**Market Risk**		
(i)	Interest Rate Risk	3978.84	
(ii)	Equity Risk	1028.23	
(iii)	Forex and Gold	45.00	

Sr. No.	Particulars	Amount	Amount
	Total capital charge for market risks under standardized duration approach (i+ii+iii)		**5052.07**
(C)	**Capital Charge for Operational Risk**		
	As per Basic Indicator Approach (BIA)	**8378.30**	8378.30
(D)	**Capital Ratios**	**Min Reg. Required**	**Standalone (In %)**
	Common Equity Tier 1 Capital Ratio (Incl CCB)	**7.375%**	**11.38%**
	Tier 1 Capital Ratio (Incl CCB)	**8.875%**	**11.38%**
	Total Capital Ratio(CRAR) – Including CCB	**10.875%**	**14.67%**

(*For market and operational risks capital charge is converted in RWA @ 12.50 to arrive at CRAR as per RBI guidelines. Details in DF7 and DF 8)

TABLE DF-3: CREDIT RISK - GENERAL DISCLOSURES

Qualitative Disclosures

Credit Risk is defined as possibility of losses associated with diminution in credit quality of borrowers or counterparties. In a bank's portfolio, losses stem from outright default due to inability or unwillingness of a customer or counterparty to meet commitments in relation to lending, trading, settlement and other financial transactions.

Organizational Structure for Credit Risk Management

Bank has comprehensive credit risk management architecture. Board of Directors of Bank endorses its Credit Risk strategy and approves credit risk policies. The Board has formed committees to oversee risk management processes, procedures and systems. Risk Management Committee (RMC) is responsible for devising policy and strategy for credit risk management. For this purpose, committee co-ordinates with Credit Risk Management Committee (CRMC) of Bank. CRMC is responsible for overseeing implementation of credit risk management framework across Bank and providing recommendations to RMC.

Policy & Strategy

Bank has been following a conservative risk philosophy. The important aspects of risk philosophy are embodied in various policies, circulars, guidelines etc. The business objectives and strategy of Bank are decided taking into account profit considerations, level of various risks faced, level of capital, market scenario and competition. Bank is conscious of its asset quality and earnings and judiciously matches profit maximization with risk control.

Bank has put in place following policies approved by Board.

i) Loan Policy
ii) Credit Risk Management Policy
iii) Credit Risk Mitigation Techniques & Collateral Management
iv) Investment Management Policy and Investment Risk Management Policy

v) Policy for Exposure to Real Estate
vi) Policy for Issuance of Bank Guarantees

Loan Policy, Credit Risk Management Policy defines organizational structure, role and responsibilities and, processes and tools whereby credit risks carried by Bank can be identified, quantified and managed within framework that Bank considers consistent with its mandate and risk appetite. The policies prescribe various prudential and exposure limits, collateral standards, financial benchmarks for the purpose of credit risk management. The policy on Credit Risk Mitigation Techniques & Collateral Management lays down details of eligible collaterals for credit risk mitigation under Basel III framework. The Investment Management Policy and Investment Risk Management Policy, Policy on Exposure to Real Estate and Policy for issuance of Bank Guarantee forms an integral part of credit risk management.

Systems / Process / tools for Credit Risk Management

Credit Appraisal standards: Bank has in place proactive credit risk management practices like consistent standard for credit origination, maintenance and documentation for all credit exposures including off balance sheet items. Systems of periodic reviews, periodic inspections and collateral management systems are in place.

Exposure Limits: Credit risk limits including single / group borrower limits, substantial exposure limits, exposure limits in respect of sectors / industries are in place. The exposure vis-à-vis the limits are monitored on a quarterly basis.

Credit Approval Committees: Credit Approval committees have been constituted at various levels covering very large branches / Zonal offices / Head Office for considering fresh / existing proposals with or without enhancement. Bank has also setup centralized processing cells at zonal level for considering credit proposals above specified limit.

Sanctioning Powers: Bank follows a well-defined multi-layered discretionary power structure for sanctioning of loans. Higher sanctioning powers are delegated to sanctioning authorities for sanctioning loans and advances to better rated customers in line with RBI guidelines. In respect of high value loans, committee approach is adopted.

Credit Risk Rating and Appraisal Process: Bank manages its credit risk through continuous measuring and monitoring of risks at each obligor (borrower) and portfolio level. Bank has in place an internal Credit Risk Rating Framework (CRRF) and well established standardized credit appraisal / approval processes. Credit risk rating enables Bank to accurately assess risk in a credit proposition and take a decision to accept or reject proposal based on risk appetite of Bank. It also enables risk pricing of credit facilities for risk return trade off.

As a measure of robust credit risk management practices, Bank has in place a framework for approval of credit risk ratings. Rating for every borrower is reviewed at least once in a year. Credit risk rating, as a concept, has been well internalized in Bank.

Loan review Mechanism: Objectives of Loan Review Mechanism are:

i) To ensure that credit decisions by various authorities are in conformity with Bank's Loan Policy and delegated lending powers.
ii) To ensure that stipulated terms & conditions of sanction are complied with and various post sanction follow up, monitoring and supervision measures prescribed by Bank are adhered to.
iii) To ensure that all credit facilities are reviewed / renewed well in time so as to revise risk perception and take necessary corrective action if necessary, immediately.
iv) To aim at achieving maintenance of standard assets quality and up gradation in non-performing assets (NPAs) so as to have a favorable impact on profitability of Bank through prevention / reduction / up gradation of NPAs.
v) To assess health of credit portfolio of Bank and to apprise Top Management about the same from time to time.

Checks and balances viz. separation of credit risk management from credit sanctions, system of assigning credit risk rating, validation of ratings, mechanism to price credit facilities depending on risk rating of customer, credit audit etc. are in place. Minimum entry level rating benchmarks are stipulated. A suitable mechanism is in place to monitor aggregate exposure on other banks and country exposures. A diversified credit portfolio is maintained and a system to conduct regular analysis of portfolio so as to ensure ongoing control of credit is in place.

Loans past due and Impaired:

Regulatory guidelines are adhered to in respect of income recognition, asset classification and provisioning. Bank considers following categories of loans and advances as Non-performing Assets, wherein:

- Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a Term Loan
- Account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC) for 90 days or more
- Bill remains overdue for a period of more than 90 days in case of Bills Purchased and Discounted
- In case of agricultural advances, interest and/or installment of principal remains overdue for 2 crop seasons (in respect of short duration crops) & 1 crop season (in respect of long duration crops).
- In respect of derivative transaction, if the overdue receivable representing positive mark-to-market value of a derivative contract, remains unpaid for a period of 90 days from the specified due date for payment.
- Any amount receivable that remains overdue for a period of more than 90 days in respect of other accounts.

'Out of Order' status: An account is treated as **'out of order'** if the outstanding balance remains continuously in excess of sanctioned limit/drawing power. In cases where outstanding balance in the principal operating account is less than sanctioned limit/drawing power, but there are no credits continuously for 90 days as on date of Balance Sheet or credits are not enough to cover interest debited during same period, these accounts are also treated as **'out of order'**.

Overdue: Any amount due to Bank under any credit facility is 'overdue' if it is not paid on due date fixed by Bank.

Advances against term deposits, National Savings Certificates, Indira Vikas Patra, Kisan Vikas Patra and Life insurance policies need not be treated as NPAs, provided adequate margin is available in the accounts. Credit facilities backed by Central Government Guarantees though overdue may be treated as NPA only when the Government repudiates its guarantee when invoked. State Government guaranteed advances and investments in State Government guaranteed securities would attract asset classification and provisioning norms if interest and /or principal or any other amount due to the Bank remains overdue for more than 90 days.

The Bank follows extant RBI guidelines for NPA identification and for resolution of stressed assets, including classification and up gradation of restructured loans.

Quantitative Disclosures

1. Total Gross Credit exposure :

(Amount in Rs million)

Category	30.09.2021
Fund Based	1407275.60
Non-Fund Based	136275.80

2. Geographic Distribution of credit exposure :

(Amount in Rs million)

Category	30.09.2021	
	Overseas	Domestic
Fund Based	NIL	1407275.60
Non-Fund Based	NIL	136275.80

3. Industry-wise Distribution :

(Amount in Rs million)

Sr. No.	Industry	Funded Exposure		Non-Fund Exposure	
2.1	**Mining and Quarrying (incl. Coal)**		**1116.70**		**184.90**
2.2	**Food Processing**		**1409.50**		**2.00**
2.2.1	Sugar	1132.00		0.00	
2.2.2	Edible Oil and Vanaspati	0.00		0.00	
2.2.3	Tea	0.00		0.00	
2.2.4	Others	277.50		2.00	
2.3	**Beverage and Tobacco**		**9.30**		**0.00**

Sr. No.	Industry	Funded Exposure		Non-Fund Exposure	
2.4	**Textiles**		**23063.40**		**2583.10**
2.4.1	Cotton Textiles	5370.80		823.00	
2.4.2	Jute Textiles	91.30		0.00	
2.4.3	Man-Made Textiles	13.60		0.60	
2.4.4	Other Textiles	17587.70		1759.50	
2.5	**Leather and Leather Products**		**1176.60**		**48.50**
2.6	**Wood and Wood Products**		**2003.20**		**15.30**
2.7	**Paper and Paper Products**		**3997.70**		**141.10**
2.8	**Petroleum, Coal Products and Nuclear Fuels of which:**		**6124.60**		**36.10**
2.8.1	Petroleum	3646.70		3.10	
2.9	**Chemicals and Chemical Products**		**23414.00**		**1143.80**
2.9.1	Fertilizer	6221.40		3.60	
2.9.2	Drugs & Pharmaceuticals	12380.40		766.90	
2.9.3	Petro Chemicals	3384.50		307.80	
2.9.4	Others	1427.70		65.50	
2.1	**Rubber, Plastic & their Products**		**8777.80**		**1453.90**
2.11	**Glass & Glassware**		**2000.20**		**284.20**
2.12	**Cement & Cement Products**		**4098.60**		**36.50**
2.13	**Basic Metal & Metal Product**		**18398.40**		**4559.00**
2.13.1	Iron & Steel	9591.50		499.80	
2.13.2	Other Metal & Metal Product	8806.90		4059.20	
2.14	**All Engineering**		**18490.50**		**15662.60**
2.14.1	Electronics	772.60		309.30	
2.14.2	Others	17717.90		15353.30	
2.15	**Vehicles, Vehicle Parts & Transport Equipment**		**8700.00**		**1997.40**
2.16	**Gems & Jewellery**		**4325.60**		**439.10**
2.17	**Construction (other than Infrastructure)**		**1285.70**		**24.30**
2.18	**Infrastructure**		**238519.60**		**12203.00**
2.18.1	Power	97046.30		3066.00	
2.18.2	Telecommunication	5309.80		5.10	
2.18.3	Roads	69281.10		1191.70	

Sr. No.	Industry	Funded Exposure		Non-Fund Exposure	
2.18.4	Airports	10000.20		0.00	
2.18.5	Ports	890.70		0.00	
2.18.6	Railways (other than Indian Railways)	49.50		30.90	
2.18.7	Other Infrastructure	55942.00		7909.30	
2.19	**Other Industries**		**11071.70**		**5860.00**
2.20	**Residuary Other Advances**		**1029292.50**		**89601.00**
	Total		**1407275.60**		**136275.80**

Industry having more than 5% of gross credit exposure

Industry	% of Exposure
Infrastructure	16.24%

4. Residual Maturity break down of Assets :

(Amount in Rs million)

Maturity Pattern	Investments	Advances	Foreign Currency Assets
1 day	-	15,746.17	7686.71
2 to 7 days	1,592.93	22,874.36	11588.21
8 to 14 days	-	22,979.14	938.79
15 to 30 days	249.44	56,600.92	10910.51
31 days to 2 months	2,448.84	44,064.09	1136.62
Over 2 months to 3 months	1,533.54	34,358.46	10117.31
Over 3 months and up to 6 months	18,734.67	79,747.76	27485.12
Over 6 months and up to 1 year	45,628.47	99,626.20	26120.29
Over 1 year and upto 3 years	1,95,751.11	2,59,633.37	0.00
Over 3 years and upto 5 years	1,56,530.35	2,07,792.57	0.00
Over 5 years	3,00,381.51	3,08,935.42	0.00
Total	7,22,850.86	11,52,358.46	95983.56

5. Disclosures for NPAs & NPIs :

Domestic: (Amount in Rs million)

		30.09.2021
(A)	**Gross NPA**	
	Sub-standard	23619.22
	Doubtful 1	7002.26
	Doubtful 2	20157.56
	Doubtful 3	6899.02
	Loss	6353.66
	Total	64031.72

(B)	**Net NPA**	19103.10
(C)	**NPA Ratios**	
	% of Gross NPAs to Gross Advances	5.56%
	% of Net NPAs to Net Advances	1.73%
(D)	**Movement of Gross NPA**	
I	Opening Balance	77796.79
II	Add:-Addition during the period	12542.55
III	Less:- Reduction during the period	26307.62
	Closing balance as at the end of period (i +ii-iii)	**64031.72**
(E)	**Movement of provision**	
E1	**Specific Provision**	
i.	Opening Balance	48460.28
ii.	Provisions made during the period	15552.49
iii.	Write-off made during the period	21758.50
iv.	Write-back of excess provisions	0.00
v.	Any other adjustments including transfer between provisions	0.09
vi.	Closing Balance (i+ii-iii-iv(+/-v)	**42254.36**
E2	**General Provisions**	
i.	Opening Balance	3589.69
ii.	Provisions made during the period	0.00
iii.	Write-off made during the period	1324.60
iv.	Write-back of excess provisions	0.00
v.	Any other adjustments including transfer between provisions	0.09
vi.	Closing Balance (i+ii-iii-iv(+/-v)	**2265.00**
(F)	**Write off during the period**	**21758.50**
(G)	**Recovery in the written off accounts during the period**	**3910.00**
(H)	**Non Performing Investments (NPI)**	4857.23
(I)	**Provisions for NPI**	3135.21
(J)	**Movement of provision for depreciation on investments (including provision of NPI, MTM depreciation and Restructured Investments)**	
I	Opening balance	**5350.53**
II	Provisions made during the period	37.37

III	Reduction during the period	0.00
IV	Provision for write-off made during the period	228.49
V	Provisions used during shifting securities	52.84
VI	Write back of excess provision made during period	0.0
	Closing balance (i+ii-iii-iv-v)	**5106.57**

(K)	**Industries (Major Industries)**	
	Amount of NPAs	9433.30
	Specific Provisions	6713.80
	General Provisions	0.00
	Specific Provisions made during the period	0.00
	Write offs during the period	0.00

Overseas - NIL

The Industry-wise Provision of five major industries is as below

(Amount in Rs million)

		NPA	**Provision**
A	Vehicle ,Vehicle Parts & Transport Equipment	1163.00	1057.30
B	Infrastructure	969.30	962.90
C	Textiles	1127.10	781.00
D	Basic Metal & Metal Products	1111.30	619.20
E	All Engineering	797.20	562.30

6. Disclosures of Unhedged Foreign Currency Exposure (UFCE) :

(Amount in Rs million)

Sr. No.	Particulars	30.09.2021
1.	Additional provisioning made on account of UFCE	56.42
2.	Incremental Capital held on account of UFCE	188.24

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

a. Qualitative Disclosures:

For portfolios under Standardized Approach:

Bank uses standardized approach to measure capital requirements for credit risk. As per Standardized Approach, Bank accepts rating of following RBI approved ECAI (External Credit Assessment Institution) for credit risk rating and has used these ratings for calculating risk weighted assets wherever such ratings are available.

1. Credit Rating Information Services of India Limited (CRISIL),
2. Credit Analysis and Research limited (CARE),
3. India Ratings,
4. ICRA Limited,
5. Brickwork,
6. ACUITE (Earlier SMERA)

7. INFOMERICS Valuation and Rating Private Limited

Types of exposures for which each agency is used:

Bank has used solicited ratings assigned by the above approved credit rating agencies for all eligible exposures. Bank has neither made any discrimination among ratings assigned by these agencies nor has restricted their usage to any particular type of exposure.
Key aspects of Bank's External Ratings application framework are as follows:

- Bank uses ratings assigned by any of these credit rating agencies as solicited and accepted by borrowers in line with RBI guidelines.
- Wherever available, Bank uses facility rating or bank loan rating for risk weighting borrower's exposures above Rs 5 crore. Where issuer rating is available Bank uses such ratings unless bank loan is specifically rated.
- When a borrower is assigned a rating that maps to a risk weight of 150%, then this rating is applied on all the unrated facilities of the borrower and risk weighted at 150%.
- RBI guidelines outline specific conditions for facilities that have multiple ratings. In this context, lower rating, where there are two ratings and second-lowest rating where there are two or more ratings are used for a given facility.
- While mapping/applying the ratings assigned by credit rating agencies, Bank is guided by Regulatory guidelines.
- Bank is following the RBI's extant guidelines in respect of providing capital.

Treatment of undrawn exposures:

As required by the regulatory norms, Bank holds capital even for the undrawn portion of credit facilities which are not unconditionally cancellable without prior notice by Bank, by converting such exposures into a credit exposure equivalent based on the applicable Credit Conversion Factor (CCF). For credit facilities, which are unconditionally cancellable without prior notice, Bank applies a CCF of zero percent on the undrawn exposure.

b. Quantitative Disclosures:

Exposure amounts as of 30.09.2021 after risk mitigation subject to Standardized Approach, amount of a Bank's outstanding (rated and unrated) disclosed under following major risk buckets :-

(Amount in Rs million)

Sr. No.	Particulars	Exposure Outstanding
i	Below 100 % risk weight	1866836.20
ii	100 % risk weight	170141.00
iii	More than 100 % risk weight	223444.26
	sub total	2260421.46
iv	Deducted CRM Value	80796.74
	Total Exposure	2341218.20