

## CHAPTER- V

### CHALLENGES FOR BANKS IN MIGRATING TO BASEL- III

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#### INTRODUCTION:

Basel-III framework for the first time focuses on enhancing banking sector's safety, liquidity, solvency, stability by emphasizing on quality as well as quantity of bank's capital by creating new CCB and CCCB, emphasizing SRM, maintaining leverage ratio, following liquidity standards and bringing transparency through enhanced disclosures. The primary objective of the Basel III consists in strengthening capital and liquidity position of banks with international business exposures so as to achieve a stronger and more resilient bank (Micro level) and banking sector (Macro level) as a whole to withstand financial crisis, if arises any time. This study endeavors to examine in detail likely impact of new Basel-III Norms on strengthening the banking system in India and its likely change in the structure (as proposed by the study in the next chapter), so that banks would be better equipped to withstand the economic turn-down and even sectoral crisis, if any arises. A systematic attempt has been made in this study to ascertain the capital adequacy of banks in India so as to become Basel-III compliant.

In previous chapter IV, we examined pro-active strategies attempted by sample banks in India to boost their capital and capital adequacy ratio during all the six years of study period ending March, 2014 i.e. commencing year of implementation of Basel-II Norms and the onset of migration process in the year 2013-2014 to Basel-III Norms in India. We used secondary source of data, collected mainly from the Basel Disclosure Formats (DF-1 to DF-13) provided as part of published balance-sheet in the Annual Report for each of the sample banks included in the study. We examined & statistically analyzed possible six varied channels of adjustments aiming to strengthen the required capital ratios to migrate to new prudent as well as stringent Norms. Conclusions drawn from the examination of various channels of adjustments made by sample banks during the study period i) Plough back of annual profit (more than 3/4<sup>th</sup>) into capital, ii) Strengthening of T1 capital, iii) Proportion of CC-credit (little over 4/5<sup>th</sup>) to total capital charge and iv) Particularly a significant decline in the annual growth (in percent) of CC-credit in 2014 etc. are in tune with the general desired road map for migrating to new set of Basel capital adequacy Norms, within prescribed timeline. However, analyzing the annual growth rates in RWAs and also the composition of high risk assets into the total risky assets, across the sample banks, study found a rampant contamination of assets quality particularly, during the latter half of the study period. This is indicative of deteriorating of assets quality and contamination in credit portfolio leading to high NPAs resulting into lower or no profits shown by banks in their annual reports in the

subsequent years. Based on the experience gained during the period of April 2008-2014 March-end to augment capital, study now aims to propose in this chapter various alternate scenarios for banks to augment more realistic required quantum of capital taking 2014-2015 bank's actual performance (published) data, during the next 4 years period ending March, 2019. Study proposes in all the four varied scenarios.

## **5.1: Challenges in Estimating Capital Deficiency of Banks in India as of 2018-19:**

### **Various published studies:**

It's aptly clear that the adoption of Basel-III Norms under the RBI's stricter and more conservative guidelines significantly increases the regulatory capital requirement of banks in India. Further, within the total capital the proportion of more expensive CET1 has been prescribed by RBI to a more stringent level of 5.5% minimum. In addition, the introduction of CCB and CCCB implies that capital requirement (CAR) would further go up to between 11.5 to 13.5%. Banks in India as per the current Norms are required to maintain Tier I capital of at least 7% (please refer Table No. 2.3). Last but not the least, many banks which were showing profits in the year 2014-2015 have shown losses<sup>1</sup> in their Annual Reports for the last year 2015-16 on account of high NPAs and heavy provision pro-actively made by all banks at the specific stance of RBI to clean the balance sheets<sup>2</sup>. Due to the rising levels of NPAs and there by high provisioning requirements, the profits of banks taken a beating. Thus, it's important to determine as first step the likely capital requirement by March-2019, and draw the accurate and authentic road map of capital planning for banks by the mandated time line of March end 2019.

The challenges in forecasting/estimating the actual capital requirement by banks for the mandated timeline given by RBI for Basel-III compliance as on March 31, 2019 consists in the complexity involved in quantifying with accuracy the three components of capital requirement, namely i) the growth in RWAs which is purely dependent on quality of assets created including forms of advances, nature of facility offered to the borrower customers, the method of charge created on the type of security and its features, credit ratings of the borrowers & its counterparties (as applicable) and last but not the least, the prevalent economic conditions in the conduct of banking business, ii) determining the level of projected annual profit that a bank would be able to post year after year and iii) profit appropriation

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<sup>1</sup> In FY ending March, 2016 as many as 14 (these are United Bank of India (282 Cr.), Corporation Bank (506 Cr.), Allahabad Bank (743 Cr.), Dena Bank (935 Cr.), State Bank of Patiala (972 Cr.), Central Bank of India (1418 Cr.), Syndicate Bank (1643 Cr.), United Commercial Bank (2799 Cr.), Canara Bank (2813 Cr.), Indian Overseas Bank (2789 Cr.), IDBI Bank Ltd. (3665 Cr.), Punjab National Bank (3974 Cr.), Bank of Baroda (5396 Cr.), and Bank of India (6089 Cr.) out of 27 PSBs have posted loss in their Balance sheet whereas as on 31/3/2015 only Indian Overseas Bank (454 Cr.) had posted loss and as on 31/3/2014 United Bank of India (1213 Cr.) and Central Bank of India 91263 Cr.) had posted loss.-Source: banking at a Glance, IBA, Mumbai. 2016.

<sup>2</sup> Business Standard and Financial Express dated 16.08.2016: "listed PSBs in red for the third successive quarter".

policy of banks over the years, including its dividend-pay out policy etc. As all the three factors are highly un-predictable due to inherent nature of banking business coupled with competitive and complex environment makes it further difficult to estimate the actual capital requirement even for next 3 to 4 years ahead.

Different estimates of capital requirement by banks in India as mandated by RBI for Basel-III compliance by March-end, 2019 have been published by various agencies in the recent past. These different estimates made by various agencies are briefly described and also summarized in the Table No.5.1 below:

**RBI's sub-committee in 2013**, had estimated (based on last 3 years average trends) that by 2018, the estimated capital requirement for SBI group (including its five Associates) and other PSBs over the next 6 years would be Rs.5,47,258 Crores comprising of Rs.1,25,684 Crores (23%) required by SBI group and Rs. 4,21,604 Crores (67%) by other PSBs. Out of total capital requirement (as estimated above), PSBs would require Rs.2,35,337 Crores for CET1 which would consist of Rs.2,07,704 Crores (88%) by other PSBs and Rs.27,633 Crores (12%) required by SBI group. RBI however cautions that due to inherent uncertainties in economy and also due to non-controllable factors-the underlying estimates may change and accordingly actual capital requirement may also change by due date. More recently, RBI in its Monetary Policy of 4-8-2015 has again reiterated that they expect credit growth @ 12% to 15%.As such, RBI expects capital requirement in range of Rs.1.5 Lakh Crores to 2.5 Lakh Crores. Accordingly capital Infusion of Rs.70, 000 Crores as CET-1 by GOI for PSBs is quite sufficient. The balance amount could be mopped up by Tier-1 and T-2 bonds etc.

**ADB Working Paper 303 in 2011<sup>3</sup>** had estimated that most Indian banks are capitalized well beyond the stipulated norms. They may not need substantial capital to meet the new stricter norms. However, there are differences among various banks. While core capital in most of the private sector banks and foreign banks exceeds 9%, there are some PSBs that fall short of this benchmark. These PSBs, which account for more than 70% of the assets in the banking sector and are a major source of funding for the productive sectors, are likely to face some constraints due to the implementation of the Basel-III Norms. These banks are also unable to freely raise capital from the market as the government has a policy of maintaining at least 51% stake in these banks. Currently, there are only six banks where the government stake is higher than 70%. The other option is for the government to infuse capital to these banks to augment their core capital. Moreover, a rise in RWAs as well as the proposed disqualification of some non-common Tier-I and Tier-II capital instruments for inclusion under regulatory capital would increase the requirement of additional capital.

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<sup>3</sup>**ADB working paper -303** : "The Current State of Financial and Regulatory Frameworks in Asian Economies: The Case of India" by Abhijit Sengupta (2011) : <http://www.adb.org/sites/default/files/publication/156158/adb-wp303.pdf>

According to ICRA in 2010 estimated that if RWAs were to grow at an annualized rate of 20%, there would be a requirement of additional capital by the banking sector (excluding foreign banks) of about Rs.6,000 billion(6 Lakhs Crores) as a whole over the next nine years ending on 31 March, 2019. Of this, PSBs would require about 75–80% of this additional capital and private Indian banks accounting for the rest.

**Moody's Estimate<sup>4</sup>:** PSBs in India will need to raise Rs.1.5 to 2.2 lakh Crores in the next four-five years to meet Basel-III Norms. The PSBs that it rates could need external capital, assuming a moderate recovery in GDP growth and a gradual decline in NPAs from the current levels, the agency said. After rating 11 PSBs, representing 62% of net loans, it opined that "Indian PSBs barely meet current minimum capital requirements, and we anticipate that they will find it difficult to raise capital quickly in the current environment"<sup>5</sup>. Banks may tap the equity markets to raise capital, but with still-low bank valuations they could struggle to raise the required amount.

**Table No.:5.1**

**Estimates by different studies on Bank Capital Deficiency by 2018-19:**

Research Agency	Summarized Estimates
RBI	Rs.5.47Lakhs Crores: out of which 23% for State bank group; 67% for Other PSBs group. Also 88% for CET only.
CRISIL	Rs.2.40lakhs Crores. By March-2018
Ernst & young's Research	Rs. 4.31 Lakhs Crores. ( out of which 70% as CET) by 2019
Fitch's Study	Rs. 2.50 to 2.75 Lakhs Crores.
Macquire	Rs.1.70 Lakhs Crores
PWC's study & ICRA (same estimate)	Rs.6.00 Lakh Crores: 70-75% of which for other PSBs group only
Ernst & Young's Research	Rs. 4.31 Lakhs Crores

(Source: Compiled from various published studies & newspaper/ periodicals Report)

## 5.2: Objective of the chapter and period of study:

In this chapter, we study all possible challenges in raising mandated capital by banks in India during the future years April 2015-2019 March-end, taking the published actual performance for the year end 2014-2015 . Accordingly, an attempt has been made in this chapter to determine the total banks' capital deficit in India and also to examine and evaluate the possible options for sample banks in the study as well as for GOI to mop-up the requisite capital for Basel-III compliance by mandated timeline of March 2019 and the potential challenges associated with the same.

<sup>4</sup>Moody's Estimate: Reported in Business-Line, Business Standard and Economic Times. Dated: 23.09.14.

<sup>5</sup> Gene Fang, Vice-President- Moody's statement reported in Business-Line, Business Standard and Economic times Dated. 23.09.14

### 5.3: Sample Design:

As noted earlier, RBI mandated all banks in 2013, to disclose various exposures in the Annual Report as per Basel-III Disclosure Formats (DF-1 to DF-18) which has direct implications on the capital charge to determine the capital adequacy. The scope of our study aims to include all banks in India. Study covers all the existing 27 PSBs (including youngest 'The Bhartiya Mahila Bank Limited', set up in November, 2013) and have deliberately retained for the purpose of consistency the same 6 New Generation Private Sector Banks Group (to be denoted as New Pvt. Banks group) which we studied in the earlier chapter IV. Thus, in this chapter we have covered 33 banks and call all these banks as sample banks.

### 5.4: Data Source and Methodology Used:

The annual growth in i) RWAs, ii) Profit and iii) Profit Plough-Back for each sample bank under the different combination of four scenarios are projected as per prescribed Basel-III Norms under RBI stringent guidelines on NCAF (please refer table no. 2.3 and 3.1) of minimum 7% of T1 capital plus 2% of T2 capital and 2.5% of CCB which means  $7+2+2.5=11.5\%$  of projected RWAs as on 31/3/ 2019. Its pertinent to note that RBI has allowed banks to build up CCB progressively @ 0.625% of RWAs by 2016 March end, @ 1.25% of RWAs in March end 2017, @ 1.875% of RWAs in March end 2018 and finally, @ 2.50% of RWAs by March-end 2019. Based on these parameters, the annual capital deficiency = year end capital available – capital required at the yearend for 4 year's study period ending 2019 March has been worked out taking secondary data information from 'Progress of Banking at a Glance' -2015 published by IBA, Mumbai, for each of the sample bank as on 2015 March-end and same is presented in the Annexure II.1 to II.4 given at the end of chapter. All the varied scenarios are based on the conclusions/observations derived in our empirical study in earlier chapter –IV so as to be more pragmatic and enable us to justify the so crystallized the amount of capital requirements as more realistic by mandated timeline March-end 2019. We have tabulated here as under, the varied scenarios taking a more conservative view by factoring into the depressed prevalent banking sentiment too. And as such, our underlying assumption for the estimation so made has certain inherent limitations and the same are described below.

**Table No. 5.2:**

**The Parameters of four Probable Alternate Scenarios to determine amount of capital deficit:**

(In Percent)

Scenarios	Growth in RWAs	Growth in Profit	Profit Plough-Back
I	5	5	75
II	8	5	80
III	10	10	80
IV	15	10	80

(Note: Table is based on the trends so observed in the last chapter.)

We also study the likely challenges that may be faced particularly by GOI in injecting the deficit capital by various means so as to make, in particular PSBs Basel-III compliant by March end, 2019.

### **5.5: The Inherent Limitations and Justification in Proposed Scenarios Above to Determine the Capital Deficit:**

The above alternate scenarios so identified to determine the amount of sample banks' capital deficit have following inherent limitations:

1. The banking industry in India is at crossroads with sudden spurt (2013-15) of high NPA and RBI's dictate to make realistic/ heavy provisions so as to completely clean the balance-sheet leading to loss posted by many PSBs in 2015-16 year. Hence, based on last 4-5 years trends, the future credit growth and consequent growth rate of RWAs cannot be accurately estimated
2. The nature of banking business is dependent on so many complex variables which cannot be predicted accurately,
3. Under the new NDA Government at the center, the whole Indian economy is passing through a new phase of policy prescriptions. Hence, based on last 4-5 years trends, the future credit growth and consequent growth rate of RWAs cannot be accurately estimated,
4. The profit and profitability of banks across different geographies (Places), segments (Products), and group (People-customers) is also on mixed soil. So it is very difficult to assume that a bank would follow the same trend in profit growth<sup>6</sup> in coming years.
5. Many listed banks have posted losses for the third quarter in a row.<sup>7</sup>
6. Even Banks perceived as highly efficient and strong banks like Bank of Baroda, PNB and Bank of India etc. have also posted losses in Q-4 ending March 2016. In fact, in Q-4 ending March 2016, the cumulative losses of as many as -20-loss making PSBs went up

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<sup>6</sup> **"Profit of PSBs deteriorates in 2015-16: Cumulative loss of 20 PSBs stands at Rs 14,283 Crore in Q4, 2015". "The lenders had posted a total profit of Rs 3,918.1 Crore in the same quarter last year.** The surge in the cumulative provisions of these 20 banks to Rs 39,392.6 Crore, which includes Rs 882.6 Crore written off by Syndicate Bank on account of an alleged fraud discovered at three of its branches, **was largely on account of the direction by RBI, following an extensive asset quality review** to come clean on stressed assets and make adequate provisions for them in the last two quarters of FY16." **(Financial Express dated 20.5.2016).**

<sup>7</sup>**"Listed PSBs in red for a third quarter** "With large amounts to be set aside as provision for bad loans, listed PSBs as a group posted a net loss in the June quarter, third such in their loss- making run. The net combined loss for the 25 listed PSBs was Rs 1,193 Cr in the quarter, as against a net profit of Rs 9,449 Cr in the same period of 2015. Bank executives and analysts say credit growth was tepid from many quarters, affecting interest income. And, a surge in slippages, warranting huge provisions. The only saving grace was healthy growth in non-interest income (39%), mainly revenue from treasury operations that benefited from easing of the yield on bonds. Sequentially, the PSBs trimmed their net loss, from Rs 23,493 Cr in the March quarter, the final one of 2015-16. They had reported a loss of Rs 10,794 Crore in the December quarter. The provisions (predominantly for NPAs) and contingencies almost doubled to Rs 35,969 Cr, from Rs 18,784 Cr a year before. Sequentially, however, the burden of provisions came down from the Rs 71,344 Cr in January-March. A PSB executive said pressure on the balance sheet would continue over some more quarters, as the banks would have to set aside money for aging loans (those remaining as NPAs for a longer period)": **Business Standard dt.16.08.16.**

to Rs.14,283 Crore<sup>8</sup>. So the estimated capital deficit would go further adverse to that extent etc.

In a scenario of these limitations, we have strived to estimate the likely capital deficiency by 31/3/2019 by assuming a certain uniform linear growth of Profits ploughed back into capital every year; annual growth rates in RWAs and annual profit as justified below:

**I) Annual profit Ploughed back as Capital for next five years:**

The conclusion drawn from the empirical study made in the last Chapter-IV, the Other PSBs Group has ploughed back 70% (Minima) to 78% (Maxima) of their annual profits in every year towards capitalization. Similarly State Bank Group Banks have ploughed back 81% (Minima) to 88% (Maxima) of profit towards capitalization and even the New Pvt. Banks Group have also ploughed back 74% (Minima) to 82% (Maxima) of their profits towards capitalization during the years under study between 2009 to 2014. Accordingly, it would be reasonably justified to assess the likely requirement of capital in four scenarios by assuming that the capital may be ploughed back at the rate of 75% and 80% to get reliable estimates including extremely wild fluctuations future scenarios.

**II) Rates of growth in RWAs with the sample banks:**

As discussed in details in Chapter 4.5, The Other PSBs Groups have mean growth rate of RWAs ranging from 12.44% (Minima) to 25.5% (Maxima) during the year under study (2009 to 2014). Similarly, for the same study period, State Bank Group Banks have mean growth rate of RWAs ranging from 8.6% (Minima) to 18.3% (maxima) and, lastly, for the New Pvt. Banks Group, mean growth rate of RWAs is ranging from 3% (Minima) to 62% (Maxima). The weighted average of mean growth rate of RWAs during the years for the three Bank-groups is also @ 18.3%, 13.8% and 25% respectively. However, in view of spurt in growth of NPAs during 2014-2016 and large scale asset's contamination witnessed in all PSU banks, it would be reasonably justified to estimate the likely requirement of capital in all different scenarios that in next 4-5 years by assuming that the RWAs may register the growth rate of 5% to 15% for all banks to get a reliable estimate. And,

**iii) Growth rates in annual profit of sample banks pegged at 5 and 10%:**

As credit and deposit growth in year 2015-16 has been muted so far and quality of assets have also been a cause of concerns for almost all bank groups in India, it is again difficult to give accurate estimate of likely annual profit growth in next 5 years. However looking at the past trends, present challenges and economic revival round the corner it would be reasonable to assume with a conservative stance of growth rate of 5% every year and as an aggressive stance of growth rate of 10% in annual profit posted by banks in coming years.

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<sup>8</sup>"Cumulative loss of 20 PSBs stands at Rs 14,283 Crores:Financial Express 19.05.16.

### **5.6: Estimating the annual capital deficiency/surplus of the sample banks:**

For each of the 33 sample banks under study, we estimated the annual capital deficiency or surplus for the 5 years ending 2019 March-end separately under all the 4 scenarios as described in table No. 5.2 above.

The estimations for all the 4 different scenarios are based on the actual data taken from “Banking at a Glance” as of 31-3-2015 published by IBA, Mumbai. The actual amount of the following 3 items viz. Capital (in Col. 8), Profit (in Col.9) and RWAs (in Col. 3) were taken on actual basis as on March-end 2015 and the same is shown in the Annexure II.1 to II.4 separately for all the 4 scenarios.

We have estimated the amount of profit ploughed back as capital (Col.10) under each of the 4 scenarios and added it to the actual capital to arrive at the available capital (Col. 11) for capital adequacy purposes in all the 5 years ending 2019 March-end. Further, with the actual amount of RWAs, we have estimated the capital requirement of T1 (in Col.4) and T2 (in Col.5) and CCB (in Col.6 as per RBI staggered accumulation as explained earlier) over the period to build up the required capital as mandated in Basel-III (Col.7). Thus, we get the amount of capital surplus (+) /Deficit (-) by the difference of available capital (Col.11) and required capital (Col. 7) for each of the sample bank at each year end from 2015 to 2019 and the same is shown in the Annexure.II.1 to II.4 for all the 4 scenarios separately.

All the 4 Annexure II.1 to II.4 for each of the 4 scenarios is given at the end of this chapter.

### **5.7: Analysis of the estimations of capital deficiency/surplus as presented in annexure II.1 to II.4 reveals as under:**

#### **Analysis of Capital Surplus/ Deficiency: New Pvt. Banks Group**

It is heartening to note that each of the six sample banks belonging to the New Pvt. Banks Group is surplus in the requisite Basel III compliant capital in all probable scenarios in all the 5 years of the study period from 2015 to 2019 as shown in Annexure II.1 to II.4. This is testimony to these bank’s prudent and pro-active risk management techniques and effective preparation to become Basel-III compliant as mandated by RBI for the period ending March, 2019. Accordingly, for the study of implications of Basel-III on Banks in India would in essence focus on the capital requirement of remaining all 27 banks which belong to Public Sector only.

#### **Analysis of Capital Surplus/ Deficiency: State Bank Group**

It is observed from the data shown in annexure II.1 to II.4, that SBI which is single largest bank among all the PSBs in India and its 3 associate banks namely State Bank of Bikaner and Jaipur, State Bank of Hyderabad and State Bank of Mysore are surplus in capital requirement for Basel-III compliance for all the 5 years under the Scenario-I. The remaining 2 associate banks namely State Bank of Patiala and State Bank of Travancore are also



surplus in first four and three years respectively and thereafter are however under deficit in capital for Basel-III compliance. However, in Scenario-II and III only State Bank of Bikaner and Jaipur and State Bank of Hyderabad are capital surplus in each of the 5 years, as depicted in Table No. 5.3, below:

**Table No.: 5.3**

**Estimated Capital Surplus/Deficiency of State Bank Group in 4 scenarios as on March -2019:**

Sr. No.	State Bank Group	Scenario-I	Scenario-II	Scenario-III	Scenario-IV
1	SBI	22,265	-1169	-14,429	-67,591
2	SB-Bikaner & Jaipur	1571	648	196	-2039
3	SB-Hyderabad	2585	1189	541	-2919
4	SB-Mysore	331	-415	-839	-2528
5	SB-Patiala	-108	-1407	-2239	-4989
6	SB- Travancore	-791	-1788	-2402	-4400
	<b>Total for the Group</b>	<b>+25,853</b>	<b>-2,941</b>	<b>-19,175</b>	<b>-84,466</b>

(Source: compiled by this study as presented in Annexure II.1 to Annexure II.4)

It is observed from the above Table No. 5.3 that in the aggressive Scenario No. IV all the six Banks in the State Bank Group are found to be capital deficient during the last 3 years of the study period. In sum, it is observed that State Bank Group as a whole is surplus in capital in scenario-I only and deficient in other three scenarios as presented in above Table No. 5.3.

#### **Analysis of Capital Surplus/ Deficiency: Other PSBs Group**

It is observed from the data shown in Annexure II.1 to II.4 that newly established Bhartiya Mahila Bank Ltd is found to be the only bank which is surplus in capital for Basel-III compliance for all the 5 Years in all the 4 scenarios. Similarly, Bank of Baroda and Punjab National Bank are surplus in capital for Basel-III compliance for first three scenarios in all the 5 years of study period. However, IDBI Bank Ltd and Syndicate Bank are surplus in capital annually in all the 5 years only under Scenario-I.

This Group consisting of 21 banks is found to be capital deficient in all the years and in all the 4 scenarios as depicted below in Table No. 5.4.

**Table No.: 5.4****Estimated Capital Surplus (+) /Deficiency of Other PSBs as on March-31, 2019.**

<b>Sr.No.</b>	<b>BANK</b>	<b>Scenario- I</b>	<b>Scenario-II</b>	<b>Scenario-III</b>	<b>Scenario-IV</b>
1	Allahabad Bank	-2708	-5076	-6596	-11602
2	Andhra Bank	-3841	-5895	-7348	-11415
3	Bank of Baroda	10478	4812	1668	-11312
4	Bank of India	-3038	-8681	-12260	-24276
5	Bank of Maharashtra	-44	-1477	-2382	-5443
6	Bhartiya Mahila Bank	1036	1032	1035	1017
7	Canara Bank	-232	-5210	-8049	-19300
8	Central Bank of India	-11577	-15671	-18435	-26809
9	Corporation Bank	-1564	-3728	-5118	-9686
10	Dena Bank	-5852	-7711	-8970	-12768
11	IDBI Bank Limited	2558	-1636	-4079	-13452
12	Indian Bank	-4184	-6728	-8278	-13823
13	Indian Overseas Bank	-14234	-18271	-21124	-29185
14	Oriental Bank of Commerce	-8338	-11602	-13803	-20487
15	Punjab & Sind Bank	-5269	-6681	-7658	-10499
16	Punjab National Bank	8142	1961	-1641	-15449
17	Syndicate Bank	799	-1453	-2657	-7907
18	UCO Bank	-9709	-12968	-14995	-22017
19	Union Bank of India	-2161	-5907	-8109	-16437
20	United Bank	-6997	-8729	-9899	-13441
21	VIJAYA Bank	-167	-1343	-2067	-4618
	<b>Cumulative Capital Deficiency</b>	<b>-56902</b>	<b>-120962</b>	<b>-160765</b>	<b>-298909</b>

(Source: compiled by this study as presented in Annexure II.1 to Annexure II.4)

This is a matter of deep concerns that PSU banks are lagging behind in consolidation of their capital to achieve the desired minimum capital adequacy. Thus, other PSBs group is in very bad shape and is a matter of deep concerns that this Other PSBs group as a whole is deficient in capital ranging from Rs. 57k Crores in Scenario-I to a high of Rs. 299k Crores in Scenario-IV as shown in above Table No.: 5.4. This high amount of capital deficiency poses a real challenge for banks. This means that PSU banks are the most at risk, given their poor existing capital buffers and weak prospects for raising capital through market channels. Further, Since PSU banks are owned by GOI, it is a great challenge for the GOI also to find out ways and means to arrange for the requisite capital.

The summary of the capital surplus/deficiency of the sample banks in three bank Groups under all the 4 scenarios for the 5 years study period ending on March 2019 is given here below in Table No.: 5.5.

**Table No.: 5.5****The Capital Deficiency of Groups in Four Scenarios: As on 31/03/2019**

Scenarios Number	Assumptions (Growth %)	State Bank Group Banks	Other PSBs Group	New Pvt. Banks Group
<b>Amount in Rs. Crores</b>				
I (ONE)	RWA @5%, Profit @5% and Profit Plough@75%	25,845 Surplus	-56,901 Deficit	184,901 (Surplus)
II(TWO)	RWA @8%, Profit @5% and Profit Plough@80%	-2,941 Deficit	-120,963 Deficit	164,373 (Surplus)
III(THREE)	RWA @10%, Profit @10% and Profit Plough@ 80%	-19,175 Deficit	-160,776 Deficit	161,521 (Surplus)
IV(FOUR)	RWA @15%, Profit @10% and Profit Plough@80%	-84,466 Deficit	-298,910 Deficit	106,247 (Surplus)

(Source: Compiled by this study and presented in Annexure II. 1 to II.4)

It may be further be noted that in view of present banking Scenario in India (with high rise in NPAs, ever threatening proportion of Assets-contamination; declining profitability etc., the conservative view taken in Scenario-III would be more appropriate and realistic estimate which is again summarized below:

PSU banks (including State Bank Group Banks and Other PSBs Group banks) would have an approximate total capital deficiency of Rs.180k Crores, out of which Rs.160k Crores is for the Other PSBs Group banks and another Rs. 20k Crores for the State Bank Group Banks.

As shown in Annexure-II.1 to II.4 each sample bank in Other PSBs Group is lagging behind in consolidation of their capital to achieve the desired minimum capital adequacy which is a matter of deep concern. The high amount of capital deficiency for Other PSBs Group as shown in the above Table No.: 5.6 poses a real challenge for the bank management to mop-up the requisite capital. Nevertheless it establishes that this Group is the most vulnerable and may not reach the CAR as mandated by RBI. Further, since PSBs are owned by GOI, it is a great challenge for the GOI also to find out ways and means including the restructuring of the Banks by way of mergers etc. so as to consolidate the capital for new Basel compliance.

In sum, it's clear from the above table that the study of implications of Basel-III on Banks in India would in essence focus on the capital requirement of 27 banks which all belong to Public Sector only. In view of the fact, that as many as 14 of the total 27 PSU banks in India have posted loss for the financial year ending March 2016, the amount of annual profit ploughed back as capital is now dried out and in view of mounting NPAs the profitability of these banks is further threatened in coming years. It's now left for GOI to bailout these banks for infusion of necessary capital to make them Basel Compliant. It is however very

satisfying that GOI has repeatedly expressed their commitment to support these PSBs for Basel-III compliance and has already committed in July 2015 to pool up Rs.70k by March end 2019.

As noted earlier, the number of PSU banks incurring losses has registered a steep increase from only 2 in March 2014 to high of 14 in March 2016. The major reason for the large number of banks incurring losses is due to RBI's proactive instruction to all PSU banks to clean their balance sheets by the year ended 2016. And as such, it is expected that the worst phase of PSU banks in the country is now over as bad loans have been largely written off/recovered and wherever there is any impairment of assets banks have made adequate provisions, and as such now the credit portfolio of PSU banks is expected to be reasonably healthy which is also reflected in the 3<sup>rd</sup> quarter end results of 2016-2017 where in inter-alia large number of PSU banks which were in red earlier fiscal have now posted reasonably high profits. In addition to this, in the present scenario of higher proportion of CASA deposit (low cost deposits) mobilization due to demonetization resulting into better liquidity for banks and also on the other hand due to cleaner balance sheets now, the prospect of profit of all PSU banks going up is very much feasible. Accordingly, in this study we expect by and large these PSU banks would be able to post profit growth of 10% annually in the next three years ending March 2019.

During the last 3 years commencing April 2013 coinciding with beginning of Basel-III Norms in India under the RBI guidelines, especially PSU banks adopted largely a risk-averse stance in lending in view of the higher provisioning norms under NCAF. This phenomenon of slowing down of credit by PSU banks was further aggravated by sudden spurt in NPAs due to high-risk exposures to infrastructure, real estate, aviation sectors etc. and thereby the growth of advances portfolio was by and large muted. Accordingly, the growth rate in bank assets and that of RWAs were also on lower side. However, in the present scenario of recovery in banking sector, better sentiments, cleaner balance sheets, lower lending rates, and improved liquidity due to aftermath of demonetization etc. it's expected that banks' lending portfolio will get a big push.

In the present better banking scenario, it is therefore expected that particularly the PSU banks would register a moderate RWAs growth rate of around 10% as envisioned by the study in Scenario-III.

The world over, it is a well-established strategy of boosting of capital by banks with global business exposures largely by the method of profit plough-back. This is also found to be true in the Indian context as examined in the earlier Chapter-IV, that banks in India are also mopping up capital by method of profit plough-back. Accordingly, we anticipate and project that PSU banks in coming years immediately from March-end 2017, would post annual profits and also continue the trend of ploughing back nearly 4/5<sup>th</sup> of their annual profit into

capital. It is heartening to note that 7<sup>9</sup> (Bank of Baroda 976 Cr., Punjab National Bank 856 Cr., Canara Bank 586 Cr., Corporation Bank 242 Cr., IDBI Bank Ltd. 297 Cr., Syndicate Bank 162 Cr. and United Bank of India 82 Cr.) out of 14 banks which were in red as on March end 2016 have registered profit in the half yearly published results as of September 30, 2016. This confirms our above observation that banking outlook is bright and profit of banks will certainly improve in coming years.

Thus, amongst all the four probable scenarios proposed by the study, based on the experience gained for estimating the likely capital deficit/surplus as of March 2019 to conform to Basel-III Norms, we find and conclude with reasonable degree of confidence that all the 27 PSU banks in India would most likely progress mainly under the parameters of Scenario-III which is also in commensurate with the current improved banking sentiments and outlook as detailed above. Accordingly, as per Table No.: 5.5 above, all 27 PSU banks would be capital deficit in aggregate by around 180K Crores by mandated timeline of March 2019. As noted earlier, all the 6 sample banks under the New Pvt. Bank Group are sufficiently capital surplus<sup>10</sup>.

The Indian government owns majority stakes in all the 27 PSU banks and has already pledged to inject Rs. 70,000<sup>11</sup> Crores in these banks over next 4 years based on efficiency parameters of i) ROE and b) ROA to stronger banks. The GOI's decision to deny capital infusion to less efficient PSU banks may have wider ramification on banking industry including it may lead to set up the stage for mergers and acquisitions /consolidation<sup>12</sup>. We make an attempt to study in the next chapter VI, the implications of the heavy deficit capital infusion into PSU banks by GOI with a novel approach of repatriation basis so as to make them financially strong, adequately capitalized and with SRM in place becoming too big to fail so as to be reckoned as D-SIBs in due course based on BCBS as well as RBI's prerequisites. With the infusion of new required capital by GOI, we examine the likely change in the institutional structure of PSU banks by adopting the merger route balancing the parameters of i) Technological Platform (Common Core Banking systems), ii) Business Mix (Deposits and Advances), iii) Pan-India presence (No. of branches in all states and Union Territories) and iv) most importantly Capital Adequacy, so that these state owned banks would be better equipped to withstand the economic turn-down and even sectorial crisis, if any arises. It is also proposed that after the five years period of implementation of Basel-III Norms and gaining financial strength by March-end 2024, these proposed new D-SIBs would start repaying annually in the equal amount of the injected capital to GOI in next ten years from April 2024 to March-end 2034.

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<sup>9</sup> Primary Source: Bank websites.

<sup>10</sup> ICRA's review as appeared in newspaper 'Business Line' dated 18.01.2017

<sup>11</sup> As reported in Business Line as well as Economic Times dated 9-2-15.

<sup>12</sup> Source: Moody's concern for weaker state run banks'; Business Standard dated 18-2-15.

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario ONE- Growth in RWAs @5%, Profit @5%, Plough Back @75%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @5% p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth @ 5%	Plough Back @ 75%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
1	2	3	T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)	7	8	9	10	11	12
<b>A) Other PSBs Group</b>											
<b>1</b>	<b>Allahabad Bank</b>										
	2015 (actual)	152780	10695	3056	1910	15660	15958	649	487	16445	785
	2016	160419	11229	3208	3008	17446	16445	681	511	16956	-490
	2017	168440	11791	3369	4211	19371	16956	716	537	17492	-1878
	2018	176862	12380	3537	4422	20339	17492	751	563	18056	-2283
	2019	185705	12999	3714	4643	21356	18056	789	592	18648	-2708
<b>2</b>	<b>Andhra Bank</b>										
	2015 (actual)	124135	8689	2483	1552	12724	13279	56	42	13321	597
	2016	130342	9124	2607	2444	14175	13321	59	44	13365	-810
	2017	136859	9580	2737	3421	15739	13365	62	46	13411	-2327
	2018	143702	10059	2874	3593	16526	13411	65	49	13460	-3066
	2019	150887	10562	3018	3772	17352	13460	68	51	13511	-3841
<b>3</b>	<b>Bank of Baroda</b>										
	2015 (actual)	396148	27730	7923	4952	40605	51767	3399	2549	54316	13711
	2016	415955	29117	8319	7799	45235	54316	3569	2677	56993	11758
	2017	436753	30573	8735	10919	50227	56993	3747	2811	59804	9577
	2018	458591	32101	9172	11465	52738	59804	3935	2951	62755	10017
	2019	481520	33706	9630	12038	55375	62755	4132	3099	65853	10478
<b>4</b>	<b>Bank of India</b>										
	2015 (actual)	366764	25673	7335	4585	37593	41151	1708	1281	42432	4839
	2016	385102	26957	7702	7221	41880	42432	1793	1345	43777	1897
	2017	404357	28305	8087	10109	46501	43777	1883	1412	45189	-1312
	2018	424575	29720	8492	10614	48826	45189	1977	1483	46672	-2154
	2019	445804	31206	8916	11145	51267	46672	2076	1557	48229	-3038
<b>5</b>	<b>Bank of Maharashtra</b>										
	2015 (actual)	93434	6540	1869	1168	9577	11152	450	338	11490	1913
	2016	98106	6867	1962	1839	10669	11490	473	354	11844	1175
	2017	103011	7211	2060	2575	11846	11844	496	372	12216	370
	2018	108162	7571	2163	2704	12439	12216	521	391	12607	168
	2019	113570	7950	2271	2839	13061	12607	547	410	13017	-44
<b>6</b>	<b>Bharatiya Mahila Bank Limited</b>										
	2015 (actual)	534	37	11	7	55	1032	19	14	1046	992
	2016	561	39	11	11	61	1046	20	15	1061	1000
	2017	589	41	12	15	68	1061	21	16	1077	1009
	2018	618	43	12	15	71	1077	22	16	1093	1022
	2019	649	45	13	16	75	1093	23	17	1111	1036
<b>A1</b>	<b>Total Cap Deficiency of these 6 Banks as on March-2019</b>										<b>1883</b>
<b>A2</b>	<b>Total Cap Deficiency of these 6 Banks as on March-2018</b>										<b>3704</b>
	<b>CCB (@*)</b>	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.,									

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

Scenario ONE- Growth in RWAs @5%, Profit @5%, Plough Back @75%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @5% p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 5%	Plough Back @ 75%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
1	2	3	T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
7	<b>Canara Bank</b>										
	2015 (actual)	343391	24037	6868	4292	35198	36571	2702	2027	38598	3400
	2016	360561	25239	7211	6761	39211	38598	2837	2128	40725	1514
	2017	378589	26501	7572	9465	43538	40725	2979	2234	42960	-578
	2018	397518	27826	7950	9938	45715	42960	3128	2346	45305	-409
	2019	417394	29218	8348	10435	48000	45305	3284	2463	47769	-232
8	<b>Central Bank of India</b>										
	2015 (actual)	255572	17890	5111	3195	26196	21636	606	455	22091	-4106
	2016	268351	18785	5367	5032	29183	22091	636	477	22568	-6615
	2017	281768	19724	5635	7044	32403	22568	668	501	23069	-9335
	2018	295857	20710	5917	7396	34024	23069	702	526	23595	-10429
	2019	310649	21745	6213	7766	35725	23595	737	552	24147	-11577
9	<b>Corporation Bank</b>										
	2015 (actual)	139420	9759	2788	1743	14291	15504	584	438	15942	1651
	2016	146391	10247	2928	2745	15920	15942	613	460	16402	482
	2017	153711	10760	3074	3843	17677	16402	644	483	16885	-792
	2018	161396	11298	3228	4035	18561	16885	676	507	17392	-1169
	2019	169466	11863	3389	4237	19489	17392	710	532	17924	-1564
10	<b>Dena Bank</b>										
	2015 (actual)	115935	8115	2319	1449	11883	9256	265	199	9455	-2429
	2016	121732	8521	2435	2282	13238	9455	278	209	9663	-3575
	2017	127818	8947	2556	3195	14699	9663	292	219	9883	-4817
	2018	134209	9395	2684	3355	15434	9883	307	230	10113	-5321
	2019	140920	9864	2818	3523	16206	10113	322	242	10354	-5852
11	<b>IDBI Bank Limited</b>										
	2015 (actual)	286073	20025	5721	3576	29322	33914	2083	1562	35476	6154
	2016	300377	21026	6008	5632	32666	35476	2187	1640	37117	4451
	2017	315395	22078	6308	7885	36270	37117	2297	1722	38839	2569
	2018	331165	23182	6623	8279	38084	38839	2411	1808	40647	2563
	2019	347724	24341	6954	8693	39988	40647	2532	1899	42546	2558
12	<b>Indian Bank</b>										
	2015 (actual)	169225	11846	3385	2115	17346	15306	1005	754	16060	-1286
	2016	177686	12438	3554	3332	19323	16060	1055	791	16851	-2472
	2017	186571	13060	3731	4664	21456	16851	1108	831	17682	-3773
	2018	195899	13713	3918	4897	22528	17682	1163	873	18555	-3974
	2019	205694	14399	4114	5142	23655	18555	1222	916	19471	-4184
B1	<b>Total Cap Deficiency of these 6 Banks ason March-31, 2019</b>										<b>-43422</b>
B2	<b>Total Cap Deficiency of these 6 Banks ason March-31, 2018</b>										<b>-18738</b>
	CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.,									

**Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)**  
**Scenario ONE- Growth in RWAs @5%, Profit @5%, Plough Back @75%**

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @5% p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 5%	Plough Back @ 75%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
13	<b>Indian Overseas Bank</b> ( N.B. it is assumed that after loss in 2015 it would post profit of 300crs)										
	2015 (actual)	246048	17223	4921	3076	25220	19643	-453	0	19190	-6030
	2016	258350	18085	5167	4844	28096	19190	300	225	19415	-8681
	2017	271268	18989	5425	6782	31196	19415	315	236	19651	-11545
	2018	284831	19938	5697	7121	32756	19651	331	248	19899	-12856
	2019	299073	20935	5981	7477	34393	19899	347	260	20160	<b>-14234</b>
14	<b>Oriental Bank of Commerce</b>										
	2015 (actual)	204009	14281	4080	2550	20911	18119	497	373	18492	-2419
	2016	214209	14995	4284	4016	23295	18492	522	391	18883	-4412
	2017	224920	15744	4498	5623	25866	18883	548	411	19294	-6572
	2018	236166	16532	4723	5904	27159	19294	575	432	19726	-7433
	2019	247974	17358	4959	6199	28517	19726	604	453	20179	<b>-8338</b>
15	<b>Punjab &amp; Sind Bank</b>										
	2015 (actual)	86714	6070	1734	1084	8888	6351	121	91	6442	-2446
	2016	91050	6373	1821	1707	9902	6442	127	95	6537	-3365
	2017	95602	6692	1912	2390	10994	6537	133	100	6637	-4357
	2018	100382	7027	2008	2510	11544	6637	140	105	6742	-4802
	2019	105401	7378	2108	2635	12121	6742	147	110	6852	<b>-5269</b>
16	<b>Punjab National Bank</b>										
	2015 (actual)	421440	29501	8429	5268	43198	54367	3061	2296	56663	13465
	2016	442512	30976	8850	8297	48123	56663	3214	2411	59073	10950
	2017	464638	32525	9293	11616	53433	59073	3375	2531	61604	8171
	2018	487869	34151	9757	12197	56105	61604	3543	2658	64262	8157
	2019	512263	35858	10245	12807	58910	64262	3721	2790	67052	<b>8142</b>
17	<b>Syndicate Bank</b>										
	2015 (actual)	160248	11217	3205	2003	16425	16891	1522	1142	18033	1607
	2016	168260	11778	3365	3155	18298	18033	1598	1199	19231	933
	2017	176673	12367	3533	4417	20317	19231	1678	1259	20490	172
	2018	185507	12985	3710	4638	21333	20490	1762	1321	21811	478
	2019	194782	13635	3896	4870	22400	21811	1850	1388	23199	<b>799</b>
18	<b>UCO Bank</b>										
	2015 (actual)	214336	15004	4287	2679	21969	15540	1137	853	16393	-5577
	2016	225053	15754	4501	4220	24474	16393	1194	895	17288	-7186
	2017	236305	16541	4726	5908	27175	17288	1254	940	18228	-8947
	2018	248121	17368	4962	6203	28534	18228	1316	987	19215	-9318
	2019	260527	18237	5211	6513	29961	19215	1382	1037	20252	<b>-9709</b>
C1	<b>Total Cap Deficiency of these 6 Banks ason March-31, 2019</b>										<b>-28609</b>
C2	<b>Total Cap Deficiency of these 6 Banks ason March-31, 2018</b>										<b>-25775</b>
	CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards,									



## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

Scenario ONE- Growth in RWAs @5%, Profit @5%, Plough Back @75%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @5% p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 5%	Plough Back @ 75%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
19	<b>Union Bank of India</b>										
	2015 (actual)	254157	17791	5083	3177	26051	25985	1781	1336	27321	1270
	2016	266865	18681	5337	5004	29022	27321	1870	1403	28723	-298
	2017	280208	19615	5604	7005	32224	28723	1964	1473	30196	-2028
	2018	294218	20595	5884	7355	33835	30196	2062	1546	31742	-2093
	2019	308929	21625	6179	7723	35527	31742	2165	1624	33366	-2161
20	<b>United Bank</b>										
	2015 (actual)	108112	7568	2162	1351	11081	7054	256	192	7246	-3835
	2016	113518	7946	2270	2128	12345	7246	269	202	7448	-4897
	2017	119193	8344	2384	2980	13707	7448	282	212	7659	-6048
	2018	125153	8761	2503	3129	14393	7659	296	222	7882	-6511
	2019	131411	9199	2628	3285	15112	7882	311	233	8115	-6997
21	<b>Vijaya Bank</b>										
	2015 (actual)	77837	5449	1557	973	7978	8894	439	329	9223	1245
	2016	81729	5721	1635	1532	8888	9223	461	346	9569	681
	2017	85815	6007	1716	2145	9869	9569	484	363	9932	63
	2018	90106	6307	1802	2253	10362	9932	508	381	10313	-49
	2019	94611	6623	1892	2365	10880	10313	534	400	10713	-167
D1	<b>Total Cap Deficiency of these 3 Banks as on March-31, 2019</b>										<b>-9325</b>
D2	<b>Total Cap Deficiency of these 3 Banks as on March-31, 2018</b>										<b>-8653</b>
E1	<b>Grand total of Capital Deficiency of 21 Other PSU Banks as on March-2019</b>										<b>-79473</b>
E2	<b>Grand total of Capital Deficiency of 21 Other PSU Banks as on March-2018</b>										<b>-49462</b>
	CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.,									

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

Scenario ONE- Growth in RWAs @5%, Profit @5%, Plough Back @75%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @5% p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 5%	Plough Back @ 75%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
1	2	3	T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)	7	8	9	10	11	12
	<b>B) State Bank Group</b>										
22	<b>State Bank of India</b>										
	2015 (actual)	1622574	113580	32451	20282	166314	194780	13101	9826	204606	38292
	2016	1703703	119259	34074	31944	185278	204606	13756	10317	214923	29645
	2017	1788888	125222	35778	44722	205722	214923	14444	10833	225756	20034
	2018	1878332	131483	37567	46958	216008	225756	15166	11375	237130	21122
	2019	1972249	138057	39445	49306	226809	237130	15924	11943	249073	<b>22265</b>
23	<b>State Bank of Bikaner and Jaipur</b>										
	2015 (actual)	68191	4773	1364	852	6990	7887	776	582	8469	1479
	2016	71601	5012	1432	1343	7787	8469	815	611	9080	1294
	2017	75181	5263	1504	1880	8646	9080	856	642	9722	1076
	2018	78940	5526	1579	1973	9078	9722	898	674	10395	1317
	2019	82887	5802	1658	2072	9532	10395	943	707	11103	<b>1571</b>
24	<b>State Bank of Hyderabad</b>										
	2015 (actual)	105596	7392	2112	1320	10824	11888	1317	988	12876	2052
	2016	110876	7761	2218	2079	12058	12876	1383	1037	13913	1855
	2017	116420	8149	2328	2910	13388	13913	1452	1089	15002	1614
	2018	122241	8557	2445	3056	14058	15002	1525	1143	16145	2088
	2019	128353	8985	2567	3209	14761	16145	1601	1201	17346	<b>2585</b>
25	<b>State Bank of Mysore</b>										
	2015 (actual)	51534	3607	1031	644	5282	5840	409	307	6147	865
	2016	54111	3788	1082	1015	5885	6147	429	322	6469	584
	2017	56816	3977	1136	1420	6534	6469	451	338	6807	273
	2018	59657	4176	1193	1491	6861	6807	473	355	7162	302
	2019	62640	4385	1253	1566	7204	7162	497	373	7535	<b>331</b>
26	<b>State Bank of Patiala</b>										
	2015 (actual)	83936	5876	1679	1049	8603	10125	362	272	10397	1793
	2016	88133	6169	1763	1652	9584	10397	380	285	10682	1097
	2017	92539	6478	1851	2313	10642	10682	399	299	10981	339
	2018	97166	6802	1943	2429	11174	10981	419	314	11295	121
	2019	102025	7142	2040	2551	11733	11295	440	330	11625	<b>-108</b>
27	<b>State Bank of Travancore</b>										
	2015 (actual)	60920	4264	1218	762	6244	6933	335	251	7184	940
	2016	63966	4478	1279	1199	6956	7184	352	264	7448	492
	2017	67164	4702	1343	1679	7724	7448	369	277	7725	1
	2018	70523	4937	1410	1763	8110	7725	388	291	8016	-94
	2019	74049	5183	1481	1851	8516	7448	369	277	7725	<b>-791</b>
F1	<b>Total Cap Deficiency of these 6 Banks as on March-2019</b>										<b>25854</b>
F2	<b>Total Cap Deficiency of these 6 Banks as on March-2019</b>										<b>24856</b>
	CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.,									

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

Scenario ONE- Growth in RWAs @5%, Profit @5%, Plough Back @75%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @5% p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 5%	Plough Back @ 75%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
1	2	3	T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)	7	8	9	10	11	12
	<b>C) New Private Banks Group</b>										
28	<b>Axis Bank Limited</b>										
	2015 (actual)	353067	24715	7061	4413	36189	53654	7357	5518	59172	22982
	2016	370720	25950	7414	6951	40316	59172	7725	5794	64965	24650
	2017	389256	27248	7785	9731	44764	64965	8111	6083	71049	26284
	2018	408719	28610	8174	10218	47003	71049	8517	6387	77436	30433
	2019	429155	30041	8583	10729	49353	77436	8942	6707	84143	34790
29	<b>HDFC Bank Limited</b>										
	2015 (actual)	416815	29177	8336	5210	42724	70245	10216	7662	77907	35183
	2016	437656	30636	8753	8206	47595	77907	10727	8045	85952	38357
	2017	459539	32168	9191	11488	52847	85952	11263	8447	94399	41553
	2018	482515	33776	9650	12063	55489	94399	11826	8870	103269	47780
	2019	506641	35465	10133	12666	58264	103269	12418	9313	112582	54319
30	<b>ICICI Bank Limited</b>										
	2015 (actual)	600411	42029	12008	7505	61542	103288	11175	8381	111669	50127
	2016	630432	44130	12609	11821	68559	111669	11734	8800	120470	51910
	2017	661953	46337	13239	16549	76125	120470	12320	9240	129710	53585
	2018	695051	48654	13901	17376	79931	129710	12936	9702	139412	59481
	2019	729803	51086	14596	18245	83927	139412	13583	10187	149600	65672
31	<b>IndusInd Bank Limited</b>										
	2015 (actual)	88916	6224	1778	1111	9114	10750	1793	1345	12095	2981
	2016	93362	6535	1867	1751	10153	12095	1883	1412	13507	3354
	2017	98030	6862	1961	2451	11273	13507	1977	1483	14989	3716
	2018	102931	7205	2059	2573	11837	14989	2076	1557	16546	4709
	2019	108078	7565	2162	2702	12429	16546	2179	1635	18181	5752
32	<b>Kotak Mahindra Bank Limited</b>										
	2015 (actual)	124452	8712	2489	1556	12756	21855	3045	2284	24139	11382
	2016	130675	9147	2613	2450	14211	24139	3197	2398	26537	12326
	2017	137208	9605	2744	3430	15779	26537	3357	2518	29055	13276
	2018	144069	10085	2881	3602	16568	29055	3525	2644	31698	15130
	2019	151272	10589	3025	3782	17396	31698	3701	2776	34474	17078
33	<b>YES Bank Limited</b>										
	2015 (actual)	103359	7235	2067	1292	10594	16171	2015	1511	17179	6585
	2016	108527	7597	2171	2035	11802	17179	2116	1587	18236	6434
	2017	113953	7977	2279	2849	13105	18236	2222	1666	19347	6242
	2018	119651	8376	2393	2991	13760	19347	2333	1749	20513	6753
	2019	125634	8794	2513	3141	14448	20513	2449	1837	21738	7290
	<b>Total Cap Deficiency of these 6 Banks ason March-2019</b>										<b>184901</b>
	<b>Total Cap Deficiency of these 6 Banks ason March-2018</b>										<b>164287</b>
	CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.									

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario II - Growth in RWAs @8%, Profit @5%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @ 8% p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth @ 5%	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
<b>1</b>	<b>Allahabad Bank</b>										
	2015 (actual)	152780	10695	3056	1910	15660	15958	649	519	16477	817
	2016	165002	11550	3300	3094	17944	16477	681	545	17022	-922
	2017	178203	12474	3564	4455	20493	17022	716	572	17595	-2899
	2018	192459	13472	3849	4811	22133	17595	751	601	18196	-3937
	2019	207856	14550	4157	5196	23903	18196	789	631	18827	-5076
<b>2</b>	<b>Andhra Bank</b>										
	2015 (actual)	124135	8689	2483	1552	12724	13279	56	45	13324	600
	2016	134066	9385	2681	2514	14580	13324	59	47	13371	-1209
	2017	144791	10135	2896	3620	16651	13371	62	49	13420	-3231
	2018	156374	10946	3127	3909	17983	13420	65	52	13472	-4511
	2019	168884	11822	3378	4222	19422	13472	68	54	13527	-5895
<b>3</b>	<b>Bank of Baroda</b>										
	2015 (actual)	396148	27730	7923	4952	40605	51767	3399	2719	54486	13881
	2016	427840	29949	8557	8022	46528	54486	3569	2855	57341	10814
	2017	462067	32345	9241	11552	53138	57341	3747	2998	60339	7202
	2018	499032	34932	9981	12476	57389	60339	3935	3148	63487	6098
	2019	538955	37727	10779	13474	61980	63487	4132	3305	66792	4812
<b>4</b>	<b>Bank of India</b>										
	2015 (actual)	366764	25673	7335	4585	37593	41151	1708	1366	42517	4924
	2016	396105	27727	7922	7427	43076	42517	1793	1435	43952	876
	2017	427794	29946	8556	10695	49196	43952	1883	1506	45459	-3738
	2018	462017	32341	9240	11550	53132	45459	1977	1582	47040	-6092
	2019	498978	34928	9980	12474	57383	47040	2076	1661	48701	-8681
<b>5</b>	<b>Bank of Maharashtra</b>										
	2015 (actual)	93434	6540	1869	1168	9577	11152	450	360	11512	1935
	2016	100909	7064	2018	1892	10974	11512	473	378	11890	916
	2017	108981	7629	2180	2725	12533	11890	496	397	12287	-246
	2018	117700	8239	2354	2942	13535	12287	521	417	12704	-832
	2019	127116	8898	2542	3178	14618	12704	547	438	13141	-1477
<b>6</b>	<b>Bharatiya Mahila Bank Limited</b>										
	2015 (actual)	534	37	11	7	55	1032	19	15	1047	992
	2016	577	40	12	11	63	1047	20	16	1063	1000
	2017	623	44	12	16	72	1063	21	17	1080	1008
	2018	673	47	13	17	77	1080	22	18	1098	1020
	2019	727	51	15	18	84	1098	23	18	1116	1032
<b>A1</b>	<b>Total Cap Deficiency of these 6 Banks as on March-2019</b>										<b>-15285</b>
<b>A2</b>	<b>Total Cap Deficiency of these 6 Banks as on March-2018</b>										<b>-8253</b>

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

Scenario II - Growth in RWAs @8%, Profit @5%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @ 8% p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth @ 5%	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
7	<b>Canara Bank</b>										
	2015 (actual)	343391	24037	6868	4292	35198	36571	2702	2162	38733	3535
	2016	370862	25960	7417	6954	40331	38733	2837	2270	41002	671
	2017	400531	28037	8011	10013	46061	41002	2979	2383	43385	-2676
	2018	432574	30280	8651	10814	49746	43385	3128	2502	45888	-3858
	2019	467180	32703	9344	11679	53726	45888	3284	2627	48515	-5210
8	<b>Central Bank of India</b>										
	2015 (actual)	255572	17890	5111	3195	26196	21636	606	485	22121	-4075
	2016	276018	19321	5520	5175	30017	22121	636	509	22630	-7387
	2017	298099	20867	5962	7452	34281	22630	668	534	23164	-11117
	2018	321947	22536	6439	8049	37024	23164	702	561	23726	-13298
	2019	347703	24339	6954	8693	39986	23726	737	589	24315	-15671
9	<b>Corporation Bank</b>										
	2015 (actual)	139420	9759	2788	1743	14291	15504	584	467	15971	1681
	2016	150574	10540	3011	2823	16375	15971	613	491	16462	87
	2017	162619	11383	3252	4065	18701	16462	644	515	16977	-1724
	2018	175629	12294	3513	4391	20197	16977	676	541	17518	-2680
	2019	189679	13278	3794	4742	21813	17518	710	568	18086	-3728
10	<b>Dena Bank</b>										
	2015 (actual)	115935	8115	2319	1449	11883	9256	265	212	9468	-2415
	2016	125210	8765	2504	2348	13617	9468	278	223	9691	-3926
	2017	135227	9466	2705	3381	15551	9691	292	234	9924	-5627
	2018	146045	10223	2921	3651	16795	9924	307	245	10170	-6625
	2019	157728	11041	3155	3943	18139	10170	322	258	10427	-7711
11	<b>IDBI Bank Limited</b>										
	2015 (actual)	286073	20025	5721	3576	29322	33914	2083	1666	35580	6258
	2016	308959	21627	6179	5793	33599	35580	2187	1750	37330	3731
	2017	333676	23357	6674	8342	38373	37330	2297	1837	39167	795
	2018	360370	25226	7207	9009	41443	39167	2411	1929	41096	-346
	2019	389199	27244	7784	9730	44758	41096	2532	2026	43122	-1636
12	<b>Indian Bank</b>										
	2015 (actual)	169225	11846	3385	2115	17346	15306	1005	804	16110	-1236
	2016	182763	12793	3655	3427	19875	16110	1055	844	16954	-2921
	2017	197384	13817	3948	4935	22699	16954	1108	886	17841	-4859
	2018	213175	14922	4263	5329	24515	17841	1163	931	18771	-5744
	2019	230229	16116	4605	5756	26476	18771	1222	977	19749	-6728
B1	<b>Total Cap Deficiency of these 6 Banks ason March-31, 2019</b>										<b>-40684</b>
B2	<b>Total Cap Deficiency of these 6 Banks ason March-31, 2018</b>										<b>-32551</b>

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

Scenario II - Growth in RWAs @8%, Profit @5%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @ 8% p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth @ 5%	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
13	<b>Indian Overseas Bank</b> ( N.B. it is assumed that after loss in 2015 it would post profit of 300crs)										
	2015 (actual)	246048	17223	4921	3076	25220	19643	-453	0	19190	-6030
	2016	265732	18601	5315	4982	28898	19190	300	240	19430	-9468
	2017	286990	20089	5740	7175	33004	19430	315	252	19682	-13322
	2018	309950	21696	6199	7749	35644	19682	331	265	19947	-15698
	2019	334746	23432	6695	8369	38496	19947	347	278	20224	<b>-18271</b>
14	<b>Oriental Bank of Commerce</b>										
	2015 (actual)	204009	14281	4080	2550	20911	18119	497	398	18517	-2394
	2016	220330	15423	4407	4131	23961	18517	522	417	18934	-5027
	2017	237956	16657	4759	5949	27365	18934	548	438	19372	-7993
	2018	256993	17989	5140	6425	29554	19372	575	460	19833	-9721
	2019	277552	19429	5551	6939	31918	19833	604	483	20316	<b>-11602</b>
15	<b>Punjab &amp; Sind Bank</b>										
	2015 (actual)	86714	6070	1734	1084	8888	6351	121	97	6448	-2440
	2016	93651	6556	1873	1756	10185	6448	127	102	6549	-3635
	2017	101143	7080	2023	2529	11631	6549	133	107	6656	-4975
	2018	109235	7646	2185	2731	12562	6656	140	112	6768	-5794
	2019	117973	8258	2359	2949	13567	6768	147	118	6886	<b>-6681</b>
16	<b>Punjab National Bank</b>										
	2015 (actual)	421440	29501	8429	5268	43198	54367	3061	2449	56816	13618
	2016	455155	31861	9103	8534	49498	56816	3214	2571	59387	9889
	2017	491568	34410	9831	12289	56530	59387	3375	2700	62087	5557
	2018	530893	37163	10618	13272	61053	62087	3543	2835	64922	3869
	2019	573364	40136	11467	14334	65937	64922	3721	2977	67898	<b>1961</b>
17	<b>Syndicate Bank</b>										
	2015 (actual)	160248	11217	3205	2003	16425	16891	1522	1218	18109	1683
	2016	173068	12115	3461	3245	18821	18109	1598	1278	19387	566
	2017	186913	13084	3738	4673	21495	19387	1678	1342	20729	-766
	2018	201866	14131	4037	5047	23215	20729	1762	1410	22139	-1076
	2019	218016	15261	4360	5450	25072	22139	1850	1480	23619	<b>-1453</b>
18	<b>UCO Bank</b>										
	2015 (actual)	214336	15004	4287	2679	21969	15540	1137	910	16450	-5520
	2016	231483	16204	4630	4340	25174	16450	1194	955	17405	-7769
	2017	250002	17500	5000	6250	28750	17405	1254	1003	18408	-10343
	2018	270002	18900	5400	6750	31050	18408	1316	1053	19460	-11590
	2019	291602	20412	5832	7290	33534	19460	1382	1106	20566	<b>-12968</b>
C1	<b>Total Cap Deficiency of these 6 Banks as on March-2019</b>										<b>-49014</b>
C2	<b>Total Cap Deficiency of these 6 Banks as on March-2018</b>										<b>-40009</b>

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario II - Growth in RWAs @8%, Profit @5%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @ 8% p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth @ 5%	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
19	<b>Union Bank of India</b>										
	2015 (actual)	254157	17791	5083	3177	26051	25985	1781	1425	27410	1359
	2016	274490	19214	5490	5147	29851	27410	1870	1496	28906	-945
	2017	296449	20751	5929	7411	34092	28906	1964	1571	30477	-3615
	2018	320165	22412	6403	8004	36819	30477	2062	1649	32126	-4693
	2019	345778	24204	6916	8644	39764	32126	2165	1732	33858	<b>-5907</b>
20	<b>United Bank</b>										
	2015 (actual)	108112	7568	2162	1351	11081	7054	256	205	7259	-3823
	2016	116761	8173	2335	2189	12698	7259	269	215	7474	-5224
	2017	126102	8827	2522	3153	14502	7474	282	226	7700	-6802
	2018	136190	9533	2724	3405	15662	7700	296	237	7937	-7725
	2019	147085	10296	2942	3677	16915	7937	311	249	8186	<b>-8729</b>
21	<b>Vijaya Bank</b>										
	2015 (actual)	77837	5449	1557	973	7978	8894	439	351	9245	1267
	2016	84064	5884	1681	1576	9142	9245	461	369	9614	472
	2017	90789	6355	1816	2270	10441	9614	484	387	10001	-440
	2018	98052	6864	1961	2451	11276	10001	508	407	10408	-868
	2019	105896	7413	2118	2647	12178	10408	534	427	10835	<b>-1343</b>
D1	<b>Total Cap Deficiency of these 3 Banks as on March-2019</b>										<b>-15979</b>
D2	<b>Total Cap Deficiency of these 3 Banks as on March-2018</b>										<b>-13286</b>
E1	<b>Grand total of Capital Deficiency of 21 Other PSU Banks as on March-2019</b>										<b>-120963</b>
E2	<b>Grand total of Capital Deficiency of 21 Other PSU Banks as on March-2018</b>										<b>-94100</b>

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario II - Growth in RWAs @8%, Profit @5%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @ 8% p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth @ 5%	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>B) State Bank Group</b>										
22	<b>State Bank of India</b>										
	2015 (actual)	1622574	113580	32451	20282	166314	194780	13101	10481	205261	38947
	2016	1752380	122667	35048	32857	190571	205261	13756	11005	216266	25694
	2017	1892570	132480	37851	47314	217646	216266	14444	11555	227821	10175
	2018	2043976	143078	40880	51099	235057	227821	15166	12133	239954	4896
	2019	2207494	154525	44150	55187	253862	239954	15924	12739	252693	-1169
23	<b>State Bank of Bikaner and Jaipur</b>										
	2015 (actual)	68191	4773	1364	852	6990	7887	776	621	8508	1518
	2016	73646	5155	1473	1381	8009	8508	815	652	9160	1151
	2017	79538	5568	1591	1988	9147	9160	856	684	9844	697
	2018	85901	6013	1718	2148	9879	9844	898	719	10563	684
	2019	92773	6494	1855	2319	10669	10563	943	755	11317	648
24	<b>State Bank of Hyderabad</b>										
	2015 (actual)	105596	7392	2112	1320	10824	11888	1317	1054	12942	2118
	2016	114044	7983	2281	2138	12402	12942	1383	1106	14048	1646
	2017	123167	8622	2463	3079	14164	14048	1452	1162	15209	1045
	2018	133021	9311	2660	3326	15297	15209	1525	1220	16429	1132
	2019	143662	10056	2873	3592	16521	16429	1601	1281	17710	1189
25	<b>State Bank of Mysore</b>										
	2015 (actual)	51534	3607	1031	644	5282	5840	409	327	6167	885
	2016	55657	3896	1113	1044	6053	6167	429	344	6511	458
	2017	60109	4208	1202	1503	6913	6511	451	361	6871	-41
	2018	64918	4544	1298	1623	7466	6871	473	379	7250	-215
	2019	70111	4908	1402	1753	8063	7250	497	398	7648	-415
26	<b>State Bank of Patiala</b>										
	2015 (actual)	83936	5876	1679	1049	8603	10125	362	290	10415	1811
	2016	90651	6346	1813	1700	9858	10415	380	304	10719	860
	2017	97903	6853	1958	2448	11259	10719	399	319	11038	-221
	2018	105735	7401	2115	2643	12160	11038	419	335	11373	-786
	2019	114194	7994	2284	2855	13132	11373	440	352	11725	-1407
27	<b>State Bank of Travancore</b>										
	2015 (actual)	60920	4264	1218	762	6244	6933	335	251	7184	940
	2016	65794	4606	1316	1234	7155	7184	352	264	7448	293
	2017	71057	4974	1421	1776	8172	7448	369	277	7725	-446
	2018	76742	5372	1535	1919	8825	7725	388	291	8016	-809
	2019	82881	5802	1658	2072	9531	7448	369	295	7744	-1788
F1	<b>Total Cap Deficiency of these 6 Banks ason March-2019</b>										<b>-2941</b>
F2	<b>Total Cap Deficiency of these 6 Banks ason March-2018</b>										<b>4901</b>



## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario II - Growth in RWAs @8%, Profit @5%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @ 8% p.a.	T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)	Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth @ 5%	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
1	2	3	4	5	6	7	8	9	10	11	12
	<b>C) New Private Banks Group</b>										
28	<b>Axis Bank Limited</b>										
	2015 (actual)	353067	24715	7061	4413	36189	53654	7357	5518	59172	22982
	2016	381312	26692	7626	7150	41468	59172	7725	6180	65352	23884
	2017	411817	28827	8236	10295	47359	65352	8111	6489	71841	24482
	2018	444763	31133	8895	11119	51148	71841	8517	6813	78654	27506
	2019	480344	33624	9607	12009	55240	78654	8942	7154	85808	<b>30568</b>
29	<b>HDFC Bank Limited</b>										
	2015 (actual)	416815	29177	8336	5210	42724	70245	10216	7662	77907	35183
	2016	450160	31511	9003	8441	48955	77907	10727	8581	86488	37534
	2017	486173	34032	9723	12154	55910	86488	11263	9011	95499	39589
	2018	525067	36755	10501	13127	60383	95499	11826	9461	104960	44577
	2019	567072	39695	11341	14177	65213	104960	12418	9934	114894	<b>49681</b>
30	<b>ICICI Bank Limited</b>										
	2015 (actual)	600411	42029	12008	7505	61542	103288	11175	8381	111669	50127
	2016	648444	45391	12969	12158	70518	111669	11734	9387	121056	50538
	2017	700319	49022	14006	17508	80537	121056	12320	9856	130913	50376
	2018	756345	52944	15127	18909	86980	130913	12936	10349	141262	54282
	2019	816853	57180	16337	20421	93938	141262	13583	10867	152128	<b>58190</b>
31	<b>IndusInd Bank Limited</b>										
	2015 (actual)	88916	6224	1778	1111	9114	10750	1793	1345	12095	2981
	2016	96029	6722	1921	1801	10443	12095	1883	1506	13601	3158
	2017	103712	7260	2074	2593	11927	13601	1977	1581	15182	3255
	2018	112009	7841	2240	2800	12881	15182	2076	1660	16843	3962
	2019	120969	8468	2419	3024	13911	16843	2179	1744	18586	4675
32	<b>Kotak Mahindra Bank Limited</b>										
	2015 (actual)	124452	8712	2489	1556	12756	21855	3045	2284	24139	11382
	2016	134408	9409	2688	2520	14617	24139	3197	2558	26697	12080
	2017	145161	10161	2903	3629	16693	26697	3357	2686	29382	12689
	2018	156774	10974	3135	3919	18029	29382	3525	2820	32202	14173
	2019	169316	11852	3386	4233	19471	32202	3701	2961	35163	<b>15692</b>
33	<b>YES Bank Limited</b>										
	2015 (actual)	103359	7235	2067	1292	10594	16171	2015	1511	17179	6585
	2016	111628	7814	2233	2093	12140	17179	2116	1693	18236	6096
	2017	120558	8439	2411	3014	13864	18236	2222	1777	19347	5483
	2018	130203	9114	2604	3255	14973	19347	2333	1866	20513	5540
	2019	140619	9843	2812	3515	16171	20513	2449	1959	21738	<b>5567</b>
G1	<b>Total Cap Deficiency of these 6 Banks ason March-2019</b>										<b>164373</b>
G2	<b>Total Cap Deficiency of these 6 Banks ason March-2018</b>										<b>150040</b>
	<b>CCB (@*)</b>	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.									

**Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)**  
**Scenario III- Growth in RWAs @10 %, Profit @10%, Plough Back @80%**

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @10 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
1	2	3	T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
1	<b>Allahabad Bank</b>										
	2015 (actual)	152780	10695	3056	1910	15660	15958	649	519	16477	817
	2016	168058	11764	3361	3151	18276	16477	714	571	17048	-1228
	2017	184864	12940	3697	4622	21259	17048	785	628	17677	-3583
	2018	203350	14235	4067	5084	23385	17677	864	691	18368	-5018
	2019	223685	15658	4474	5592	25724	18368	950	760	19128	-6596
2	<b>Andhra Bank</b>										
	2015 (actual)	124135	8689	2483	1552	12724	13279	56	45	13324	600
	2016	136549	9558	2731	2560	14850	13324	62	49	13373	-1477
	2017	150203	10514	3004	3755	17273	13373	68	54	13427	-3846
	2018	165224	11566	3304	4131	19001	13427	75	60	13487	-5514
	2019	181746	12722	3635	4544	20901	13487	82	66	13553	-7348
3	<b>Bank of Baroda</b>										
	2015 (actual)	396148	27730	7923	4952	40605	51767	3399	2719	54486	13881
	2016	435763	30503	8715	8171	47389	54486	3739	2991	57477	10088
	2017	479339	33554	9587	11983	55124	57477	4113	3290	60768	5644
	2018	527273	36909	10545	13182	60636	60768	4524	3619	64387	3750
	2019	580000	40600	11600	14500	66700	64387	4976	3981	68368	1668
4	<b>Bank of India</b>										
	2015 (actual)	366764	25673	7335	4585	37593	41151	1708	1366	42517	4924
	2016	403440	28241	8069	7565	43874	42517	1879	1503	44020	146
	2017	443784	31065	8876	11095	51035	44020	2067	1653	45674	-5361
	2018	488163	34171	9763	12204	56139	45674	2273	1819	47492	-8646
	2019	536979	37589	10740	13424	61753	47492	2501	2001	49493	-12260
5	<b>Bank of Maharashtra</b>										
	2015 (actual)	93434	6540	1869	1168	9577	11152	450	360	11512	1935
	2016	102777	7194	2056	1927	11177	11512	495	396	11908	731
	2017	113055	7914	2261	2826	13001	11908	545	436	12344	-658
	2018	124361	8705	2487	3109	14301	12344	599	479	12823	-1479
	2019	136797	9576	2736	3420	15732	12823	659	527	13350	-2382
6	<b>Bharatiya Mahila Bank Limited</b>										
	2015 (actual)	534	37	11	7	55	1032	19	15	1047	992
	2016	587	41	12	11	64	1047	21	17	1064	1000
	2017	646	45	13	16	74	1064	23	18	1082	1008
	2018	711	50	14	18	82	1082	25	20	1103	1021
	2019	782	55	16	20	90	1103	28	22	1125	1035
A1	<b>Total Cap Deficiency of these 6 Banks as on March-2019</b>										<b>-25883</b>
A2	<b>Total Cap Deficiency of these 6 Banks as on March-2018</b>										<b>-15885</b>
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario III- Growth in RWAs @10 %, Profit @10%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @10 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
7	<b>Canara Bank</b>										
	2015 (actual)	343391	24037	6868	4292	35198	36571	2702	2162	38733	3535
	2016	377730	26441	7555	7082	41078	38733	2972	2378	41110	32
	2017	415503	29085	8310	10388	47783	41110	3269	2616	43726	-4057
	2018	457053	31994	9141	11426	52561	43726	3596	2877	46603	-5958
	2019	502759	35193	10055	12569	57817	46603	3956	3165	49768	-8049
8	<b>Central Bank of India</b>										
	2015 (actual)	255572	17890	5111	3195	26196	21636	606	485	22121	-4075
	2016	281129	19679	5623	5271	30573	22121	667	533	22654	-7919
	2017	309242	21647	6185	7731	35563	22654	733	587	23241	-12322
	2018	340166	23812	6803	8504	39119	23241	807	645	23886	-15233
	2019	374183	26193	7484	9355	43031	23886	887	710	24596	-18435
9	<b>Corporation Bank</b>										
	2015 (actual)	139420	9759	2788	1743	14291	15504	584	467	15971	1681
	2016	153362	10735	3067	2876	16678	15971	642	514	16485	-193
	2017	168698	11809	3374	4217	19400	16485	707	565	17050	-2350
	2018	185568	12990	3711	4639	21340	17050	777	622	17672	-3668
	2019	204125	14289	4082	5103	23474	17672	855	684	18356	-5118
10	<b>Dena Bank</b>										
	2015 (actual)	115935	8115	2319	1449	11883	9256	265	212	9468	-2415
	2016	127529	8927	2551	2391	13869	9468	292	233	9701	-4168
	2017	140281	9820	2806	3507	16132	9701	321	257	9958	-6175
	2018	154309	10802	3086	3858	17746	9958	353	282	10240	-7506
	2019	169740	11882	3395	4244	19520	10240	388	310	10550	-8970
11	<b>IDBI Bank Limited</b>										
	2015 (actual)	286073	20025	5721	3576	29322	33914	2083	1666	35580	6258
	2016	314680	22028	6294	5900	34221	35580	2291	1833	37413	3192
	2017	346148	24230	6923	8654	39807	37413	2520	2016	39430	-377
	2018	380763	26653	7615	9519	43788	39430	2772	2218	41648	-2140
	2019	418839	29319	8377	10471	48167	41648	3050	2440	44088	-4079
12	<b>Indian Bank</b>										
	2015 (actual)	169225	11846	3385	2115	17346	15306	1005	804	16110	-1236
	2016	186148	13030	3723	3490	20244	16110	1106	884	16994	-3249
	2017	204762	14333	4095	5119	23548	16994	1216	973	17967	-5580
	2018	225238	15767	4505	5631	25902	17967	1338	1070	19037	-6865
	2019	247762	17343	4955	6194	28493	19037	1471	1177	20215	-8278
B1	<b>Total Cap Deficiency of these 6 Banks ason March-31, 2019</b>										<b>-51517</b>
B2	<b>Total Cap Deficiency of these 6 Banks ason March-31, 2018</b>										<b>-41370</b>
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

Scenario III- Growth in RWAs @10 %, Profit @10%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @10 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
13	<b>Indian Overseas Bank</b> ( N.B. it is assumed that after loss in 2015 it would post profit of 300crs)										
	2015 (actual)	246048	17223	4921	3076	25220	19643	-453	0	19190	-6030
	2016	270653	18946	5413	5075	29433	19190	300	240	19430	-10003
	2017	297718	20840	5954	7443	34238	19430	330	264	19694	-14544
	2018	327490	22924	6550	8187	37661	19694	363	290	19984	-17677
	2019	360239	25217	7205	9006	41427	19984	399	319	20304	<b>-21124</b>
14	<b>Oriental Bank of Commerce</b>										
	2015 (actual)	204009	14281	4080	2550	20911	18119	497	398	18517	-2394
	2016	224410	15709	4488	4208	24405	18517	547	437	18954	-5451
	2017	246851	17280	4937	6171	28388	18954	601	481	19435	-8953
	2018	271536	19008	5431	6788	31227	19435	662	529	19964	-11262
	2019	298690	20908	5974	7467	34349	19964	728	582	20546	<b>-13803</b>
15	<b>Punjab &amp; Sind Bank</b>										
	2015 (actual)	86714	6070	1734	1084	8888	6351	121	97	6448	-2440
	2016	95385	6677	1908	1788	10373	6448	133	106	6554	-3819
	2017	104924	7345	2098	2623	12066	6554	146	117	6671	-5395
	2018	115416	8079	2308	2885	13273	6671	161	129	6800	-6473
	2019	126958	8887	2539	3174	14600	6800	177	142	6942	<b>-7658</b>
16	<b>Punjab National Bank</b>										
	2015 (actual)	421440	29501	8429	5268	43198	54367	3061	2449	56816	13618
	2016	463584	32451	9272	8692	50415	56816	3367	2694	59509	9095
	2017	509942	35696	10199	12749	58643	59509	3704	2963	62473	3829
	2018	560937	39266	11219	14023	64508	62473	4074	3259	65732	1224
	2019	617030	43192	12341	15426	70958	65732	4482	3585	69317	<b>-1641</b>
17	<b>Syndicate Bank</b>										
	2015 (actual)	160248	11217	3205	2003	16425	16891	1522	1218	18109	1683
	2016	176273	12339	3525	3305	19170	18109	1674	1339	19448	278
	2017	193900	13573	3878	4848	22299	19448	1842	1473	20921	-1377
	2018	213290	14930	4266	5332	24528	20921	2026	1621	22542	-1986
	2019	234619	16423	4692	5865	26981	22542	2228	1783	24325	<b>-2657</b>
18	<b>UCO Bank</b>										
	2015 (actual)	214336	15004	4287	2679	21969	15540	1137	910	16450	-5520
	2016	235770	16504	4715	4421	25640	16450	1251	1001	17450	-8190
	2017	259347	18154	5187	6484	29825	17450	1376	1101	18551	-11274
	2018	285281	19970	5706	7132	32807	18551	1513	1211	19761	-13046
	2019	313809	21967	6276	7845	36088	19761	1665	1332	21093	<b>-14995</b>
C1	<b>Total Cap Deficiency of these 6 Banks as on March-2019</b>										<b>-61878</b>
C2	<b>Total Cap Deficiency of these 6 Banks as on March-2018</b>										<b>-49220</b>
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario III- Growth in RWAs @10 %, Profit @10%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @10 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
19	<b>Union Bank of India</b>										
	2015 (actual)	254157	17791	5083	3177	26051	25985	1781	1425	27410	1359
	2016	279573	19570	5591	5242	30404	27410	1959	1567	28977	-1426
	2017	307530	21527	6151	7688	35366	28977	2155	1724	30701	-4665
	2018	338283	23680	6766	8457	38903	30701	2371	1896	32597	-6305
	2019	372111	26048	7442	9303	42793	32597	2608	2086	34684	<b>-8109</b>
20	<b>United Bank</b>										
	2015 (actual)	108112	7568	2162	1351	11081	7054	256	205	7259	-3823
	2016	118923	8325	2378	2230	12933	7259	282	225	7484	-5449
	2017	130816	9157	2616	3270	15044	7484	310	248	7732	-7312
	2018	143897	10073	2878	3597	16548	7732	341	273	8004	-8544
	2019	158287	11080	3166	3957	18203	8004	375	300	8304	<b>-9899</b>
21	<b>Vijaya Bank</b>										
	2015 (actual)	77837	5449	1557	973	7978	8894	439	351	9245	1267
	2016	85621	5993	1712	1605	9311	9245	483	386	9632	320
	2017	94183	6593	1884	2355	10831	9632	531	425	10056	-775
	2018	103601	7252	2072	2590	11914	10056	584	467	10524	-1390
	2019	113961	7977	2279	2849	13106	10524	643	514	11038	<b>-2067</b>
D1	Total Cap Deficiency of these 3 Banks as on March-31, 2019										<b>-20075</b>
D2	Total Cap Deficiency of these 3 Banks as on March-31, 2018										<b>-17594</b>
E1	Grand total of Capital Deficiency of 21 Other PSU Banks as on March-2019										<b>-159352</b>
E2	Grand total of Capital Deficiency of 21 Other PSU Banks as on March-2018										<b>-124069</b>
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

Scenario III- Growth in RWAs @10 %, Profit @10%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @10 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>B) State Bank Group</b>										
22	<b>State Bank of India</b>										
	2015 (actual)	1622574	113580	32451	20282	166314	194780	13101	10481	205261	38947
	2016	1784831	124938	35697	33466	194100	205261	14411	11529	216790	22689
	2017	1963315	137432	39266	49083	225781	216790	15852	12682	229471	3690
	2018	2159646	151175	43193	53991	248359	229471	17437	13950	243421	-4938
	2019	2375611	166293	47512	59390	273195	243421	19181	15345	258766	-14429
23	<b>State Bank of Bikaner and Jaipur</b>										
	2015 (actual)	68191	4773	1364	852	6990	7887	776	621	8508	1518
	2016	75010	5251	1500	1406	8157	8508	854	683	9191	1033
	2017	82511	5776	1650	2063	9489	9191	939	751	9942	453
	2018	90762	6353	1815	2269	10438	9942	1033	826	10768	330
	2019	99838	6989	1997	2496	11481	10768	1136	909	11677	196
24	<b>State Bank of Hyderabad</b>										
	2015 (actual)	105596	7392	2112	1320	10824	11888	1317	1054	12942	2118
	2016	116156	8131	2323	2178	12632	12942	1449	1159	14101	1469
	2017	127771	8944	2555	3194	14694	14101	1594	1275	15375	682
	2018	140548	9838	2811	3514	16163	15375	1753	1402	16778	615
	2019	154603	10822	3092	3865	17779	16778	1928	1543	18320	541
25	<b>State Bank of Mysore</b>										
	2015 (actual)	51534	3607	1031	644	5282	5840	409	327	6167	885
	2016	56687	3968	1134	1063	6165	6167	450	360	6527	362
	2017	62356	4365	1247	1559	7171	6527	495	396	6923	-248
	2018	68592	4801	1372	1715	7888	6923	544	436	7359	-530
	2019	75451	5282	1509	1886	8677	7359	599	479	7838	-839
26	<b>State Bank of Patiala</b>										
	2015 (actual)	83936	5876	1679	1049	8603	10125	362	290	10415	1811
	2016	92330	6463	1847	1731	10041	10415	398	319	10733	692
	2017	101563	7109	2031	2539	11680	10733	438	350	11084	-596
	2018	111719	7820	2234	2793	12848	11084	482	385	11469	-1379
	2019	122891	8602	2458	3072	14132	11469	530	424	11893	-2239
27	<b>State Bank of Travancore</b>										
	2015 (actual)	60920	4264	1218	762	6244	6933	335	251	7184	940
	2016	67012	4691	1340	1256	7288	7184	369	276	7461	173
	2017	73713	5160	1474	1843	8477	7461	405	304	7765	-712
	2018	81085	5676	1622	2027	9325	7765	446	334	8099	-1226
	2019	89193	6244	1784	2230	10257	7461	490	392	7853	-2404
F1	<b>Total Cap Deficiency of these 6 Banks ason March-2019</b>										<b>-19175</b>
F2	<b>Total Cap Deficiency of these 6 Banks ason March-2018</b>										<b>-7127</b>
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario III- Growth in RWAs @10 %, Profit @10%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @10 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Projected Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>C) New Private Banks Group</b>										
28	<b>Axis Bank Limited</b>										
	2015 (actual)	353067	24715	7061	4413	36189	53654	7357	5886	59540	23350
	2016	388374	27186	7767	7282	42236	59540	8093	6474	66014	23778
	2017	427211	29905	8544	10680	49129	66014	8902	7122	73135	24006
	2018	469932	32895	9399	11748	54042	73135	9792	7834	80969	26927
	2019	516925	36185	10339	12923	59446	80969	10771	8617	89586	30140
29	<b>HDFC Bank Limited</b>										
	2015 (actual)	416815	29177	8336	5210	42724	70245	10216	8173	78418	35694
	2016	458497	32095	9170	8597	49861	78418	11238	8990	87408	37546
	2017	504346	35304	10087	12609	58000	87408	12361	9889	97297	39297
	2018	554781	38835	11096	13870	63800	97297	13597	10878	108175	44375
	2019	610259	42718	12205	15256	70180	108175	14957	11966	120141	49961
30	<b>ICICI Bank Limited</b>										
	2015 (actual)	600411	42029	12008	7505	61542	103288	11175	8940	112228	50686
	2016	660452	46232	13209	12383	71824	112228	12293	9834	122062	50238
	2017	726497	50855	14530	18162	83547	122062	13522	10817	132879	49332
	2018	799147	55940	15983	19979	91902	132879	14874	11899	144779	52877
	2019	879062	61534	17581	21977	101092	144779	16361	13089	157868	56775
31	<b>IndusInd Bank Limited</b>										
	2015 (actual)	88916	6224	1778	1111	9114	10750	1793	1434	12184	3071
	2016	97808	6847	1956	1834	10637	12184	1972	1578	13762	3126
	2017	107588	7531	2152	2690	12373	13762	2170	1736	15498	3125
	2018	118347	8284	2367	2959	13610	15498	2386	1909	17407	3797
	2019	130182	9113	2604	3255	14971	17407	2625	2100	19507	4536
32	<b>Kotak Mahindra Bank Limited</b>										
	2015 (actual)	124452	8712	2489	1556	12756	21855	3045	2436	24291	11535
	2016	136897	9583	2738	2567	14888	24291	3350	2680	26971	12083
	2017	150587	10541	3012	3765	17317	26971	3684	2948	29918	12601
	2018	165646	11595	3313	4141	19049	29918	4053	3242	33160	14111
	2019	182210	12755	3644	4555	20954	33160	4458	3567	36727	15773
33	<b>YES Bank Limited</b>										
	2015 (actual)	103359	7235	2067	1292	10594	16171	2015	1612	17179	6585
	2016	113695	7959	2274	2132	12364	17179	2217	1773	18236	5872
	2017	125064	8755	2501	3127	14382	18236	2438	1951	19347	4965
	2018	137571	9630	2751	3439	15821	19347	2682	2146	20513	4692
	2019	151328	10593	3027	3783	17403	20513	2950	2360	21738	4335
G1	<b>Total Cap Deficiency of these 6 Banks ason March-2019</b>										<b>161521</b>
G2	<b>Total Cap Deficiency of these 6 Banks ason March-2018</b>										<b>146779</b>
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario IV - Growth in RWAs @15 %, Profit @10%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @15 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
1	<b>Allahabad Bank</b>										
	2015 (actual)	152780	10695	3056	1910	15660	15958	649	519	16477	817
	2016	175697	12299	3514	3294	19107	16477	714	571	17048	-2059
	2017	202052	14144	4041	5051	23236	17048	785	628	17677	-5559
	2018	232359	16265	4647	5809	26721	17677	864	691	18368	-8354
	2019	267213	18705	5344	6680	30730	18368	950	760	19128	-11602
2	<b>Andhra Bank</b>										
	2015 (actual)	124135	8689	2483	1552	12724	13279	56	45	13324	600
	2016	142755	9993	2855	2677	15525	13324	62	49	13373	-2152
	2017	164169	11492	3283	4104	18879	13373	68	54	13427	-5452
	2018	188794	13216	3776	4720	21711	13427	75	60	13487	-8224
	2019	217113	15198	4342	5428	24968	13487	82	66	13553	-11415
3	<b>Bank of Baroda</b>										
	2015 (actual)	396148	27730	7923	4952	40605	51767	3399	2719	54486	13881
	2016	455570	31890	9111	8542	49543	54486	3739	2991	57477	7934
	2017	523906	36673	10478	13098	60249	57477	4113	3290	60768	518
	2018	602492	42174	12050	15062	69287	60768	4524	3619	64387	-4900
	2019	692865	48501	13857	17322	79680	64387	4976	3981	68368	-11312
4	<b>Bank of India</b>										
	2015 (actual)	366764	25673	7335	4585	37593	41151	1708	1366	42517	4924
	2016	421779	29525	8436	7908	45868	42517	1879	1503	44020	-1848
	2017	485045	33953	9701	12126	55780	44020	2067	1653	45674	-10106
	2018	557802	39046	11156	13945	64147	45674	2273	1819	47492	-16655
	2019	641473	44903	12829	16037	73769	47492	2501	2001	49493	-24276
5	<b>Bank of Maharashtra</b>										
	2015 (actual)	93434	6540	1869	1168	9577	11152	450	360	11512	1935
	2016	107449	7521	2149	2015	11685	11512	495	396	11908	223
	2017	123566	8650	2471	3089	14210	11908	545	436	12344	-1867
	2018	142101	9947	2842	3553	16342	12344	599	479	12823	-3519
	2019	163417	11439	3268	4085	18793	12823	659	527	13350	-5443
6	<b>Bharatiya Mahila Bank Limited</b>										
	2015 (actual)	534	37	11	7	55	1032	19	15	1047	992
	2016	614	43	12	12	67	1047	21	17	1064	997
	2017	706	49	14	18	81	1064	23	18	1082	1001
	2018	812	57	16	20	93	1082	25	20	1103	1009
	2019	934	65	19	23	107	1103	28	22	1125	1017
A1	<b>Total Cap Deficiency of these 6 Banks as on March-2019</b>										<b>-63031</b>
A2	<b>Total Cap Deficiency of these 6 Banks as on March-2018</b>										<b>-40642</b>
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										



## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario IV - Growth in RWAs @15 %, Profit @10%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @15 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
7	<b>Canara Bank</b>										
	2015 (actual)	343391	24037	6868	4292	35198	36571	2702	2162	38733	3535
	2016	394900	27643	7898	7404	42945	38733	2972	2378	41110	-1835
	2017	454135	31789	9083	11353	52225	41110	3269	2616	43726	-8500
	2018	522255	36558	10445	13056	60059	43726	3596	2877	46603	-13456
	2019	600593	42042	12012	15015	69068	46603	3956	3165	49768	-19300
8	<b>Central Bank of India</b>										
	2015 (actual)	255572	17890	5111	3195	26196	21636	606	485	22121	-4075
	2016	293908	20574	5878	5511	31962	22121	667	533	22654	-9308
	2017	337994	23660	6760	8450	38869	22654	733	587	23241	-15629
	2018	388693	27209	7774	9717	44700	23241	807	645	23886	-20814
	2019	446997	31290	8940	11175	51405	23886	887	710	24596	-26809
9	<b>Corporation Bank</b>										
	2015 (actual)	139420	9759	2788	1743	14291	15504	584	467	15971	1681
	2016	160333	11223	3207	3006	17436	15971	642	514	16485	-951
	2017	184383	12907	3688	4610	21204	16485	707	565	17050	-4154
	2018	212040	14843	4241	5301	24385	17050	777	622	17672	-6712
	2019	243846	17069	4877	6096	28042	17672	855	684	18356	-9686
10	<b>Dena Bank</b>										
	2015 (actual)	115935	8115	2319	1449	11883	9256	265	212	9468	-2415
	2016	133325	9333	2667	2500	14499	9468	292	233	9701	-4798
	2017	153324	10733	3066	3833	17632	9701	321	257	9958	-7675
	2018	176323	12343	3526	4408	20277	9958	353	282	10240	-10037
	2019	202771	14194	4055	5069	23319	10240	388	310	10550	-12768
11	<b>IDBI Bank Limited</b>										
	2015 (actual)	286073	20025	5721	3576	29322	33914	2083	1666	35580	6258
	2016	328984	23029	6580	6168	35777	35580	2291	1833	37413	1636
	2017	378332	26483	7567	9458	43508	37413	2520	2016	39430	-4078
	2018	435081	30456	8702	10877	50034	39430	2772	2218	41648	-8387
	2019	500343	35024	10007	12509	57539	41648	3050	2440	44088	-13452
12	<b>Indian Bank</b>										
	2015 (actual)	169225	11846	3385	2115	17346	15306	1005	804	16110	-1236
	2016	194609	13623	3892	3649	21164	16110	1106	884	16994	-4169
	2017	223800	15666	4476	5595	25737	16994	1216	973	17967	-7770
	2018	257370	18016	5147	6434	29598	17967	1338	1070	19037	-10560
	2019	295976	20718	5920	7399	34037	19037	1471	1177	20215	-13823
B1	<b>Total Cap Deficiency of these 6 Banks as on March-31, 2019</b>										<b>-95838</b>
B2	<b>Total Cap Deficiency of these 6 Banks as on March-31, 2018</b>										<b>-69966</b>
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario IV - Growth in RWAs @15 %, Profit @10%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @15 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	<b>A) Other PSBs Group</b>										
13	<b>Indian Overseas Bank</b> ( N.B. it is assumed that after loss in 2015 it would post profit of 300crs)										
	2015 (actual)	246048	17223	4921	3076	25220	19643	-453	0	19190	-6030
	2016	282955	19807	5659	5305	30771	19190	300	240	19430	-11341
	2017	325398	22778	6508	8135	37421	19430	330	264	19694	-17727
	2018	374208	26195	7484	9355	43034	19694	363	290	19984	-23050
	2019	430339	30124	8607	10758	49489	19984	399	319	20304	-29185
14	<b>Oriental Bank of Commerce</b>										
	2015 (actual)	204009	14281	4080	2550	20911	18119	497	398	18517	-2394
	2016	234610	16423	4692	4399	25514	18517	547	437	18954	-6560
	2017	269802	18886	5396	6745	31027	18954	601	481	19435	-11592
	2018	310272	21719	6205	7757	35681	19435	662	529	19964	-15717
	2019	356813	24977	7136	8920	41033	19964	728	582	20546	-20487
15	<b>Punjab &amp; Sind Bank</b>										
	2015 (actual)	86714	6070	1734	1084	8888	6351	121	97	6448	-2440
	2016	99721	6980	1994	1870	10845	6448	133	106	6554	-4290
	2017	114679	8028	2294	2867	13188	6554	146	117	6671	-6517
	2018	131881	9232	2638	3297	15166	6671	161	129	6800	-8366
	2019	151663	10616	3033	3792	17441	6800	177	142	6942	-10499
16	<b>Punjab National Bank</b>										
	2015 (actual)	421440	29501	8429	5268	43198	54367	3061	2449	56816	13618
	2016	484656	33926	9693	9087	52706	56816	3367	2694	59509	6803
	2017	557354	39015	11147	13934	64096	59509	3704	2963	62473	-1623
	2018	640958	44867	12819	16024	73710	62473	4074	3259	65732	-7978
	2019	737101	51597	14742	18428	84767	65732	4482	3585	69317	-15449
17	<b>Syndicate Bank</b>										
	2015 (actual)	160248	11217	3205	2003	16425	16891	1522	1218	18109	1683
	2016	184285	12900	3686	3455	20041	18109	1674	1339	19448	-593
	2017	211928	14835	4239	5298	24372	19448	1842	1473	20921	-3450
	2018	243717	17060	4874	6093	28027	20921	2026	1621	22542	-5486
	2019	280275	19619	5605	7007	32232	22542	2228	1783	24325	-7907
18	<b>UCO Bank</b>										
	2015 (actual)	214336	15004	4287	2679	21969	15540	1137	910	16450	-5520
	2016	246486	17254	4930	4622	26805	16450	1251	1001	17450	-9355
	2017	283459	19842	5669	7086	32598	17450	1376	1101	18551	-14047
	2018	325978	22818	6520	8149	37488	18551	1513	1211	19761	-17726
	2019	374875	26241	7498	9372	43111	19761	1665	1332	21093	-22017
C1	<b>Total Cap Deficiency of these 6 Banks as on March-2019</b>										<b>-105546</b>
C2	<b>Total Cap Deficiency of these 6 Banks as on March-2018</b>										<b>-78323</b>
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario IV - Growth in RWAs @15 %, Profit @10%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @15 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Surplus (+) or Deficit (-) (Col. 11-7)
			T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)						
1	2	3	4	5	6	7	8	9	10	11	12
	A) Other PSBs Group										
19	Union Bank of India										
	2015 (actual)	254157	17791	5083	3177	26051	25985	1781	1425	27410	1359
	2016	292281	20460	5846	5480	31786	27410	1959	1567	28977	-2808
	2017	336123	23529	6722	8403	38654	28977	2155	1724	30701	-7953
	2018	386541	27058	7731	9664	44452	30701	2371	1896	32597	-11855
	2019	444522	31117	8890	11113	51120	32597	2608	2086	34684	-16437
20	United Bank										
	2015 (actual)	108112	7568	2162	1351	11081	7054	256	205	7259	-3823
	2016	124329	8703	2487	2331	13521	7259	282	225	7484	-6037
	2017	142978	10008	2860	3574	16442	7484	310	248	7732	-8711
	2018	164425	11510	3288	4111	18909	7732	341	273	8004	-10904
	2019	189089	13236	3782	4727	21745	8004	375	300	8304	-13441
21	Vijaya Bank										
	2015 (actual)	77837	5449	1557	973	7978	8894	439	351	9245	1267
	2016	89513	6266	1790	1678	9734	9245	483	386	9632	-103
	2017	102939	7206	2059	2573	11838	9632	531	425	10056	-1782
	2018	118380	8287	2368	2960	13614	10056	584	467	10524	-3090
	2019	136137	9530	2723	3403	15656	10524	643	514	11038	-4618
C1	Total Cap Deficiency of these 3 Banks as on March-2019										-34495
C2	Total Cap Deficiency of these 3 Banks as on March-2018										-25849
D1	Grand total of Capital Deficiency of 21 Other PSU Banks as on March-2019										-298910
D2	Grand total of Capital Deficiency of 21 Other PSU Banks as on March-2018										-214780
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario IV - Growth in RWAs @15 %, Profit @10%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @15 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Surplus (+) or Deficit (-) (Col. 11-7)
1	2	3	T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)	7	8	9	10	11	12
	<b>B) State Bank Group</b>										
22	<b>State Bank of India</b>										
	2015 (actual)	1622574	113580	32451	20282	166314	194780	13101	10481	205261	38947
	2016	1865960	130617	37319	34987	202923	205261	14411	11529	216790	13867
	2017	2145854	150210	42917	53646	246773	216790	15852	12682	229471	-17302
	2018	2467732	172741	49355	61693	283789	229471	17437	13950	243421	-40368
	2019	2837892	198652	56758	70947	326358	243421	19181	15345	258766	<b>-67591</b>
23	<b>State Bank of Bikaner and Jaipur</b>										
	2015 (actual)	68191	4773	1364	852	6990	7887	776	621	8508	1518
	2016	78420	5489	1568	1470	8528	8508	854	683	9191	663
	2017	90183	6313	1804	2255	10371	9191	939	751	9942	-429
	2018	103710	7260	2074	2593	11927	9942	1033	826	10768	-1159
	2019	119266	8349	2385	2982	13716	10768	1136	909	11677	<b>-2039</b>
24	<b>State Bank of Hyderabad</b>										
	2015 (actual)	105596	7392	2112	1320	10824	11888	1317	1054	12942	2118
	2016	121435	8500	2429	2277	13206	12942	1449	1159	14101	894
	2017	139651	9776	2793	3491	16060	14101	1594	1275	15375	-684
	2018	160598	11242	3212	4015	18469	15375	1753	1402	16778	-1691
	2019	184688	12928	3694	4617	21239	16778	1928	1543	18320	<b>-2919</b>
25	<b>State Bank of Mysore</b>										
	2015 (actual)	51534	3607	1031	644	5282	5840	409	327	6167	885
	2016	59264	4148	1185	1111	6445	6167	450	360	6527	82
	2017	68154	4771	1363	1704	7838	6527	495	396	6923	-915
	2018	78377	5486	1568	1959	9013	6923	544	436	7359	-1655
	2019	90133	6309	1803	2253	10365	7359	599	479	7838	<b>-2528</b>
26	<b>State Bank of Patiala</b>										
	2015 (actual)	83936	5876	1679	1049	8603	10125	362	290	10415	1811
	2016	96526	6757	1931	1810	10497	10415	398	319	10733	236
	2017	111005	7770	2220	2775	12766	10733	438	350	11084	-1682
	2018	127656	8936	2553	3191	14680	11084	482	385	11469	-3211
	2019	146805	10276	2936	3670	16883	11469	530	424	11893	<b>-4989</b>
27	<b>State Bank of Travancore</b>										
	2015 (actual)	60920	4264	1218	762	6244	6933	335	251	7184	940
	2016	70058	4904	1401	1314	7619	7184	369	276	7461	-158
	2017	80567	5640	1611	2014	9265	7461	405	304	7765	-1501
	2018	92652	6486	1853	2316	10655	7765	446	334	8099	-2556
	2019	106549	7458	2131	2664	12253	7461	490	392	7853	<b>-4400</b>
E1	<b>Total Cap Deficiency of these 6 Banks as on March-2019</b>										<b>-84466</b>
E2	<b>Total Cap Deficiency of these 6 Banks as on March-2018</b>										<b>-50639</b>
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										

## Estimating Annual Capital Deficiency as on Mandated 31 March 2019 (Based on 31 March 2015)

## Scenario IV - Growth in RWAs @15 %, Profit @10%, Plough Back @80%

(Amount in Rs. Crores)

Sr. No.	Name of Bank /Group	RWAs @15 % p.a.	Required Capital of which			Required Capital (Col. 4+5+6)	Opening Balance of Capital BF	Profit Growth@ 10 %	Plough Back @ 80%	Available Capital =8+10	Surplus (+) or Deficit (-) (Col. 11-7)
1	2	3	T1 Capital (@7% of Col.3)	T2 Capital (@2% of Col.3)	CCB (@*)	7	8	9	10	11	12
	<b>C) New Private Banks Group</b>										
28	<b>Axis Bank Limited</b>										
	2015 (actual)	353067	24715	7061	4413	36189	53654	7357	5886	59540	23350
	2016	406027	28422	8121	7613	44155	59540	8093	6474	66014	21858
	2017	466931	32685	9339	11673	53697	66014	8902	7122	73135	19438
	2018	536971	37588	10739	13424	61752	73135	9792	7834	80969	19217
	2019	617516	43226	12350	15438	71014	80969	10771	8617	89586	18572
29	<b>HDFC Bank Limited</b>										
	2015 (actual)	416815	29177	8336	5210	42724	70245	10216	8173	78418	35694
	2016	479337	33554	9587	8988	52128	78418	11238	8990	87408	35280
	2017	551238	38587	11025	13781	63392	87408	12361	9889	97297	33905
	2018	633924	44375	12678	15848	72901	97297	13597	10878	108175	35274
	2019	729012	51031	14580	18225	83836	108175	14957	11966	120141	36304
30	<b>ICICI Bank Limited</b>										
	2015 (actual)	600411	42029	12008	7505	61542	103288	11175	8940	112228	50686
	2016	690473	48333	13809	12946	75089	112228	12293	9834	122062	46973
	2017	794044	55583	15881	19851	91315	122062	13522	10817	132879	41564
	2018	913150	63921	18263	22829	105012	132879	14874	11899	144779	39766
	2019	1050123	73509	21002	26253	120764	144779	16361	13089	157868	37103
31	<b>IndusInd Bank Limited</b>										
	2015 (actual)	88916	6224	1778	1111	9114	10750	1793	1434	12184	3071
	2016	102253	7158	2045	1917	11120	12184	1972	1578	13762	2642
	2017	117591	8231	2352	2940	13523	13762	2170	1736	15498	1975
	2018	135230	9466	2705	3381	15551	15498	2386	1909	17407	1856
	2019	155515	10886	3110	3888	17884	17407	2625	2100	19507	1623
32	<b>Kotak Mahindra Bank Limited</b>										
	2015 (actual)	124452	8712	2489	1556	12756	21855	3045	2436	24291	11535
	2016	143120	10018	2862	2683	15564	24291	3350	2680	26971	11406
	2017	164588	11521	3292	4115	18928	26971	3684	2948	29918	10991
	2018	189276	13249	3786	4732	21767	29918	4053	3242	33160	11394
	2019	217667	15237	4353	5442	25032	33160	4458	3567	36727	11695
33	<b>YES Bank Limited</b>										
	2015 (actual)	103359	7235	2067	1292	10594	16171	2015	1612	17179	6585
	2016	118863	8320	2377	2229	12926	17179	2217	1773	18236	5310
	2017	136692	9568	2734	3417	15720	18236	2438	1951	19347	3627
	2018	157196	11004	3144	3930	18078	19347	2682	2146	20513	2435
	2019	180776	12654	3616	4519	20789	20513	2950	2360	21738	949
	<b>Total Cap Deficiency of these 6 Banks as on March-2019</b>										<b>106247</b>
	<b>Total Cap Deficiency of these 6 Banks as on March-2018</b>										<b>109942</b>
CCB (@*)	As per RBI Mandated Guidelines CCB is required to be maintained @ of 0.625% of RWAs in 2016, @ of 1.25% of RWAs in 2017, @ of 1.875% of RWAs in 2018, and @ of 2.50% of RWAs in 2019 and onwards.										