بـــنـــك الـــدوحـــة
DOHA BANK

DOHA BANK Q.P.S.C. - INDIA BRANCHES

(Incorporated in State of Qatar with Limited Liability)

INDEPENDENT AUDITOR'S REPORT TO THE COUNTRY MANAGER INDIA, DOHA BANK Q.P.S.C. - INDIA BRANCHES

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Doha Bank Q.P.S.C. - India Branches (the 'Bank'), which comprise the Balance Sheet as at 31 March 2019, the Profit and Loss Account, the Cash Flow Statement for the year then ended, and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 as well as the Companies Act, 2013 (the 'Act') in the manner so required for banking companies and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as at 31 March 2019, and profit, and its cash flows for the year ended on that date.

Basis for opinion

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

Other information

The Bank's management is responsible for the other information. The other information comprises the information included in the Basel III Pillar 3 Disclosures report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Management's responsibility for the financial statements

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

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

The Bank's management is also responsible for overseeing the Bank's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

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

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

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on other legal and regulatory requirements

The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 and Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.

A. As required by sub-section (3) of Section 30 of the Banking Regulation Act, 1949, we report that:

  (a) we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory;

  (b) the transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and

  (c) since the key operations of the Bank are automated with the key applications integrated to the core banking systems, the audit is carried out centrally as all the necessary records and data required for the purposes of our audit are available therein. However, during the course of our audit, we have visited one branch.

B. Further, as required by Section 143 (3) of the Act, we report that:

  (a) we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;

  (b) in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;

  (c) the Balance Sheet, the Profit and Loss Account, and the Cash Flow Statement dealt with by this report are in agreement with the books of account;

  (d) in our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, to the extent they are not inconsistent with the accounting policies prescribed by RBI;

(e) the requirements of Section 164 (2) of the Act are not applicable considering the Bank is a branch of Doha Bank Q.P.S.C., which is incorporated in Qatar;

(f) the requirements of Section 197 of the Act are not applicable considering the Bank is a branch of Doha Bank Q.P.S.C., which is incorporated in Qatar; and

(g) with respect to the adequacy of the internal financial controls with reference to the financial statements of the Bank and the operating effectiveness of such controls, refer to our separate report in 'Annexure A'.

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

(a) the Bank has disclosed the impact of pending litigations as at 31 March 2019 on its financial position in its financial statements – Refer Schedule 12 and Note 1.30 of Schedule 18 to the financial statements;

(b) the Bank has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts including derivative contracts – Refer Note 1.47 of Schedule 18 to the financial statements;

(c) there were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Bank; and

(d) The disclosures required on holdings as well as dealing in Specified bank notes during the period from 8 November 2016 to 30 December 2016 as envisaged in notification G.S.R. 308(E) dated 30 March 2017 issued by the Ministry of Corporate Affairs is not applicable to the Bank.

D. In our opinion and according to the information and explanations given to us, requirements with respect to the matter to be included in the Auditor's Report under Section 197(16) of the Act are not applicable to banking companies.

For B S R & Associates LLP
Chartered Accountants
ICAI Firm registration No. : 116231W/W-100024

Sd/-
Ashwin Suvarna
Partner
Membership No. 109503

Place : Mumbai
Date : June 26, 2019

ANNEXURE A TO THE INDEPENDENT AUDITOR'S REPORT OF EVEN DATE ON THE FINANCIAL STATEMENTS OF DOHA BANK Q.P.S.C. – INDIA BRANCHES FOR THE YEAR ENDED 31 MARCH 2019

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

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

Opinion

We have audited the internal financial controls with reference to the financial statements of Doha Bank Q.P.S.C. – India Branches (the 'Bank') as of 31 March 2019 in conjunction with our audit of the financial statements of the Bank for the year ended on that date.

In our opinion, the Bank has, in all material respects, adequate internal financial controls with reference to the financial statements and such internal financial controls were operating effectively as at 31 March 2019, based on the internal financial controls with reference to the financial statements criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India (the 'Guidance Note').

Management's responsibility for internal financial controls

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

Auditor's responsibility

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

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls with reference to the financial statements and their operating effectiveness. Our audit of internal financial controls with reference to the financial statements included obtaining an understanding of such internal financial controls, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

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

Meaning of internal financial controls over financial reporting

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

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

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

For B S R & Associates LLP
Chartered Accountants
ICAI Firm registration No. : 116231W/W-100024

Sd/-
Ashwin Suvarna
Partner
Membership No. 109503

Place : Mumbai
Date : June 26, 2019

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DOHA BANK

DOHA BANK Q.P.S.C. - INDIA BRANCHES

(Incorporated in State of Qatar with Limited Liability)

BALANCE SHEET AS AT 31ST, MARCH, 2019

(Rs. in '000)

	Schedule	March 31, 2019	March 31, 2018
CAPITAL AND LIABILITIES			
Capital	1	3,042,002	3,042,002
Reserve and Surplus	2	118,755	(77,159)
Deposits	3	9,633,399	7,418,093
Borrowings	4	2,064,907	864,586
Other Liabilities and Provisions	5	219,778	205,086
Total		**15,078,841**	11,452,608
ASSETS			
Cash and Balances with Reserve Bank of India	6	441,100	353,440
Balances with Banks and Money at Call and Short Notice	7	819,760	1,819,429
Investments	8	3,143,721	1,789,182
Advances	9	9,608,788	6,512,086
Fixed Assets	10	525,347	514,460
Other Assets	11	540,125	464,011
Total		**15,078,841**	11,452,608
Contingent Liabilities	12	2,188,880	3,410,048
Bills for Collection		135,278	144,253
Significant Accounting Policies & Notes to accounts	17 &18		

Schedules referred to herein form an integral part of the Balance Sheet.

For B S R & Associates LLP **Chartered Accountants** **ICAI Firm Registration** **No. 116231 W/W-100024**	**For Doha Bank Q.P.S.C. - India Branches**
Sd/- **Ashwin Suvarna** **Partner** **Membership No. 109503**	**Sd/-** **Manish Mathur** **Country Manager - India**

June 26, 2019 Mumbai

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST, MARCH, 2019

(Rs. in '000)

	Schedule	March 31, 2019	March 31, 2018
I. INCOME			
Interest Earned	13	809,203	602,283
Other Income	14	338,473	114,261
Total		**1,147,676**	716,544
II. EXPENDITURE			
Interest Expended	15	551,169	390,110
Operating Expenses	16	442,985	392,884
Provisions and Contingencies	18.1.18	6,692	48,079
Total		**1,000,846**	831,073
III. PROFIT/(LOSS)			
Net profit/(loss) for the year		**146,830**	(114,529)
IV. APPROPRIATIONS			
Transfer to statutory reserves		36,708	-
Transfer to investment fluctuation reserve		556	-
Balance carried over to balance sheet		109,566	(114,529)
Total		**146,830**	(114,529)
Significant Accounting Policies & Notes to Account	17 &18		

Schedules referred to herein form an integral part of the Profit and Loss account.

For B S R & Associates LLP **Chartered Accountants** **ICAI Firm Registration** **No. 116231 W/W-100024**	**For Doha Bank Q.P.S.C. - India Branches**
Sd/- **Ashwin Suvarna** **Partner** **Membership No. 109503**	**Sd/-** **Manish Mathur** **Country Manager - India**

June 26, 2019 Mumbai

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(Incorporated in State of Qatar with Limited Liability)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2019

(Rs. in '000)

		March 31, 2019	March 31, 2018
	CASH FLOW FROM OPERATING ACTIVITIES		
	Profit / (Loss) before taxes	**146,853**	(113,427)
	Adjustment for :		
	Depreciation on Bank's property	61,435	57,682
	Provision/ (write back) for depreciation on investments	(6,805)	17,390
	Country risk provision	156	759
	Provision for loans (for standard advances and NPA)	13,318	28,828
	Profit on sale of fixed assets	(100)	-
	(i)	**214,857**	(8,768)
	Adjustment for :		
	Increase/(Decrease) in Deposits	2,215,306	(777,755)
	(Increase)/Decrease in Investments	(1,347,734)	238,758
	(Increase)/Decrease in Advances	(3,096,702)	(2,375,823)
	Increase/(Decrease) in Other Liabilities and Provisions	1,218	(28,267)
	(Increase)/Decrease in Other Assets	(53,714)	(54,976)
	(ii)	**(2,281,626)**	(2,998,063)
	Less : Direct Taxes paid **(iii)**	(22,423)	-
A)	**Net cash flows from/(used in) operating activities (i+ii+iii)**	**(2,089,192)**	(3,006,831)
	CASH FLOW FROM INVESTING ACTIVITIES		
	Purchase of Fixed Assets	(23,238)	(84,566)
	Proceeds from Sale of Fixed Assets	100	-
B)	**Net Cash Used in Investing activities (B)**	**(23,138)**	(84,566)
C)	**CASH FLOW FROM FINANCING ACTIVITIES**		
	Increase / (Decrease) in Borrowings	1,200,321	864,586
D)	**Net increase / (decrease) in cash and cash equivalents (A+B+C)**	**(912,009)**	(2,226,811)
	Cash and Cash equivalents at the beginning of the year (refer Note 1)	2,172,869	4,399,680
	Cash and Cash equivalents at the end of the year (refer Note 1)	1,260,860	2,172,869
	Net changes in Cash and Cash equivalents	**(912,009)**	(2,226,811)

Notes to the Cash Flow Statement

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

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

For B S R & Associates LLP
Chartered Accountants
ICAI Firm Registration
No. 116231 W/W-100024

Sd/-
Ashwin Suvarna
Partner
Membership No. 109503

June 26, 2019 Mumbai

For Doha Bank Q.P.S.C. - India Branches

Sd/-
Manish Mathur
Country Manager - India

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SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31ST MARCH, 2019

SCHEDULE 1 – CAPITAL **(Rs. in '000)**

	March 31, 2019	March 31, 2018
CAPITAL		
Opening Capital	3,042,002	3,042,002
Additions during the year	-	-
(Refer to note 1.3 of Schedule 18)	3,042,002	3,042,002
Amount of deposit kept in with the Reserve Bank of India under section 11(2) (b) of the Banking Regulation Act, 1949		
In form of securities	290,000	290,000
In Cash	2,000	2,000

SCHEDULE 2 - RESERVE AND SURPLUS **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. Statutory Reserve		
Opening Balance	31,550	31,550
Additions during the year	36,708	-
	68,258	31,550
Deductions during the year	-	-
	68,258	31,550
II. Capital Reserve		
Opening Balance	29,568	29,568
Additions during the year	-	-
	-	-
Deductions during the year	-	-
	29,568	29,568
III. Investment Fluctuation Reserve		
Opening Balance	**-**	-
Additions during the year	**556**	-
	556	-
Deductions during the year	**-**	-
	556	-
IV. Revaluation Reserve		
Opening Balance	**-**	-
Additions during the year	**49,084**	-
	49,084	-
Deductions during the year	**-**	-
	49,084	-
V. Balance of Profit and Loss Account		
Opening Balance	(138,277)	(23,748)
additions during the year	146,830	(114,529)
	8,553	
Deductions during the year	(37,264)	
	(28,711)	(138,277)
TOTAL: (I, II, III, IV and V)	**118,755**	(77,159)

SCHEDULE 3 - DEPOSITS **(Rs. in '000)**

	March 31, 2019	March 31, 2018
A. I. Demand Deposits		
(i) From Banks	211,214	119,077
(ii) From Others	240,307	205,387
II. Savings Bank Deposits	**2,635,667**	2,677,006
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	6,546,211	4,416,623
TOTAL (I+II+III)	**9,633,399**	7,418,093
B. I. Deposits of Branches In India	**9,633,399**	7,418,093
II. Deposits of Branches Outside India	-	-
TOTAL (I+II)	**9,633,399**	7,418,093

SCHEDULE 4 - BORROWINGS **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. Borrowings in India		
(i) Reserve Bank of India	160,000	90,000
(ii) Other Banks	345,775	-
(iii) Other Institutions and Agencies	478,106	448,711
II. Borrowings Outside India	1,081,026	325,875
TOTAL (I+II)	**2,064,907**	864,586
Secured Borrowings included in I and II above - Rs. 638,106 thousands (previous year Rs. 538,711 thousands) under collateralised borrowing and lending obligation and transacton under Liquidity Adjustment Facility and Marginal Standing Facility		

SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. Bills Payable	2,743	2,121
II. Inter-Office Adjustments (Net)	-	-
III. Interest Accrued	72,395	59,246
IV. Others (Including Provisions)		
- Provision for standard advances	40,221	26,903
- Others	104,419	116,816
TOTAL (I+II+III+IV)	**219,778**	205,086

SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. Cash in Hand (Including Foreign Currency Notes)	8,719	9,026
II. Balances with Reserve Bank of India		
(i) In Current Accounts	432,381	344,414
(ii) In Other Accounts	-	-
Total : (I and II)	**441,100**	353,440

SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. In India		
(i) Balances with Banks		
(a) In Current Account	5,349	19,091
(b) In Other Deposit Account*	30,000	-
(ii) Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	429,799
Total (i and ii)	**35,349**	448,890
II. Outside India		
(i) In Current Account	438,636	229,977
(ii) In Other Deposit Account	-	-
(iii) Money at Call and Short Notice	345,775	1,140,562
	784,411	1,370,539
TOTAL : (I and II)	**819,760**	1,819,429
*Includes reverse repo with RBI		

SCHEDULE 8 - INVESTMENTS (NET OF PROVISION) **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. Investments in India in		
(i) Government Securities	3,143,721	1,789,182
(ii) Other Approved Securities	-	-
(iii) Shares	-	-
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or Joint Ventures Abroad	-	-
(v) Others	-	-
	3,143,721	1,789,182
II. Investments Outside India		
(i) Government Securities (Including Local Authorities)	-	-
(ii) Subsidiaries and/or Joint Ventures Abroad	-	-
(iii) Others	-	-
	3,143,721	1,789,182
A. Investment in India		
Gross Value of Investments	3,155,804	1,808,070
Less: Aggregate of provisions/depreciation/ (Appreciation)	12,083	18,888
Net Investment	**3,143,721**	1,789,182

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SCHEDULE 8 - INVESTMENTS (NET OF PROVISION) **(Rs. in '000)**

	March 31, 2019	March 31, 2018
B. Investment Outside India		
Gross Value of Investments	-	-
Less: Aggregate of Provisions/depreciation/ (Appreciation)	-	-
Net Investments	-	-
Total Investments (A+B)	**3,143,721**	1,789,182

SCHEDULE 9 - ADVANCES **(Rs. in '000)**

	March 31, 2019	March 31, 2018
A. (i) Bills Purchased and Discounted	4,998,850	1,844,020
(ii) Cash Credits, Overdrafts and Loans Repayable on Demand	2,643,758	1,348,975
(iii) Term Loans	1,966,180	3,319,091
TOTAL	**9,608,788**	6,512,086
B. (i) Secured by tangible assets (including advances secured against book debts)	4,228,897	3,171,891
(ii) Covered by bank / Government guarantees (represents bills purchased / discounted backed by LCs)	4,998,850	1,844,020
(iii) Unsecured	381,041	1,496,175
TOTAL	**9,608,788**	6,512,086
C. I. Advances In India		
(i) Priority Sectors	2,521,230	1,754,758
(ii) Public Sectors	-	-
(iii) Banks	4,094,034	1,346,798
(iv) Others	2,993,524	3,410,530
TOTAL	**9,608,788**	6,512,086
II. Advances Outside India		
(i) Due from Banks	-	-
(ii) Due from Others	-	-
(a) Bills Purchased and Discounted	-	-
(b) Syndicated Loans	-	-
(c) Others	-	-
	-	-
TOTAL C.(I and II)	**9,608,788**	6,512,086

SCHEDULE 10 - FIXED ASSETS **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. Premises		
At Cost as on March 31 of the preceding year	371,296	371,296
Additions during the year*	52,452	-
Deductions during the year	-	-
	423,748	371,296
Depreciation to date	(49,534)	(37,067)
	374,214	334,229
II. Other Fixed Assets (Including Furniture and Fixtures)**		
At Cost as on March 31 of the preceding year	271,313	200,975
Additions during the year*	36,670	70,338
Deductions during the year	-	-
	307,983	271,313
Depreciation / amortisation to date	(156,850)	(107,883)
	151,133	163,430
III. Capital Work in Progress	-	16,801
TOTAL (I, II, and III)	**525,347**	514,460
*Addition during the year include appreciation in value of premises by Rs. 49,084 thousand. **Refer to note 1.28- This include software cost amounting to Rs.87,515 thousand and depreciation to date on those assets is Rs. 71,281 thousand (in previous year software cost was Rs. 74,675 thousand and depreciation to date on those assets was Rs.51,815 thousand).		

SCHEDULE 11 - OTHER ASSETS **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. Inter-office Adjustments (Net)	-	9
II. Interest Accrued	158,379	64,217
III. Tax paid in advance /Tax deducted at source/MAT credit* (net of provision for taxesRs. 90,016 thousand)	201,174	226,979
IV. Stationery and Stamps	-	-
V. Non-Banking Assets Acquired in Satisfaction of Claims	-	-
VI. Others	180,572	172,806
	540,125	464,011
*In tax paid in advance includes amount of Minimum Alternate Tax (MAT) credit of Rs.25,716 thousand (in previous year Rs.6,768 thousand)		

SCHEDULE 12 - CONTINGENT LIABILITIES **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. Claims Against the Bank Not Acknowledged as debts	35,423	39,595
II. Liability for Partly Paid Investments	-	-
III. Liability on Account of Outstanding Forward Exchange Contracts	1,511,695	2,325,780
IV. Guarantees Given on Behalf of Constituents		
a) In India	174,473	5,564
b) Outside India	-	-
V. Acceptances, Endorsements and Other Obligations	455,658	1,028,319
VI. Other Items for which the Bank is Contingently Liable (refer note 1.44)	11,631	10,790
TOTAL	**2,188,880**	3,410,048

SCHEDULE 13 - INTEREST INCOME **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. Interest/Discount on Advances/Bills	608,130	403,760
II. Income on Investments	165,354	121,650
III. Interest on Balances with Reserve Bank of India and Other Inter-Bank Funds.	35,719	76,873
IV. Others	-	-
TOTAL	**809,203**	602,283

SCHEDULE 14 - OTHER INCOME **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. Commission, Exchange and Brokerage	72,052	36,434
II. Profit/(loss) on Sale of Investments (Net)	556	(583)
III. Profit/(loss) on Sale of Land, Building and Other Assets (net)	100	-
IV. Profit / (loss) on exchange transactions (net) [includes profit / (loss) on derivatives transactions (net)]	81,693	66,223
V. Income earned by way of dividends	-	-
VI. Miscellaneous income (includes recovery from writtend off debts – refer note 1.36)	184,072	12,187
TOTAL	**338,473**	114,261

SCHEDULE 15 - INTEREST EXPENDED **(Rs. in '000)**

	March 31, 2019	March 31, 2018
I. Interest on Deposits	465,669	383,521
II. Interest on Reserve Bank of India/Inter-Bank Borrowings	82,851	6,589
III. Others	2,649	-
TOTAL	**551,169**	390,110

SCHEDULE 16 - OPERATING EXPENSES (Rs. in '000)

	March 31, 2019	March 31, 2018
I. Payments to and provisions for employees	153,034	142,481
II. Rent, taxes and lighting	73,262	62,760
III. Printing and stationery	1,712	1,737
IV. Advertisement and publicity	414	319
V. Depreciation on bank's property	61,435	57,682
VI. Local advisory board fees, allowances and expenses	1,136	300
VII. Auditor's fees and expenses	3,328	2,286
VIII. Law charges	6,701	4,842
IX. Professional charges	14,945	12,842
X. Postages, telegrams, telephones etc.	11,899	9,110
XI. Repairs and maintenance	40,832	40,107
XII. Insurance	9,027	8,491
XIII. Other expenditure (refer to note 1.46)	65,260	49,927
TOTAL	**442,985**	392,884

SCHEDULES 17 - SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF THE FINANCIAL STATEMENTS

1. CORPORATE INFORMATION

Doha Bank Q.P.S.C. is an entity domiciled in the State of Qatar and was incorporated on March 15, 1979 as a Joint Stock Company under Emiri Decree No. 51 of 1978. The commercial registration of the Bank is 7115. The address of the Bank's registered office is Doha Bank Tower, Corniche Street, West Bay, P.O. Box 3818, Doha Qatar.

The India branch of Doha Bank Q.P.S.C. ("Doha Bank" or the "Bank") started Operations on June 10, 2014. The registered office of the Bank is at Sakhar Bhavan, Ground Floor, Plot No. 230, Block No. III, Backbay Reclamation, Nariman Point, Mumbai -400021, Maharashtra State, India.

The Financial Statements for the year ended March 31, 2019 comprise the accounts of the India Branches of the Doha Bank Q.P.S.C.

2. BASIS OF PREPARATION

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

2.1 USE OF ESTIMATES AND JUDGMENTS

The preparation of the financial statements in conformity with Generally Accepted Accounting Principles in India ('GAAP') requires the management to make estimates and assumptions that affect the reported amount of assets, liabilities, revenues and expenses and disclosure of contingent liabilities on the date of the financial statements. The estimates and assumptions used in the accompanying financial statements are based upon management's evaluation of the relevant facts and circumstances as of the date of the financial statements. Actual results may differ from the estimates used in preparing the accompanying financial statements. Any revision to accounting estimates is recognized prospectively in current and future periods.

3. SIGNIFICANT ACCOUNTING POLICIES

3.1 Revenue recognition

i) Interest income is recognised in the profit and loss account on accrual basis, except in the case of interest on non-performing assets, which is recognised as income on realisation, as per the income recognition and asset classification norms of RBI.

ii) Income on discounted instruments is recognised over the tenor of the instrument on a constant yield basis.

iii) Commission income on letter of credit is recognised in profit and loss account on the date of issuance / confirmation of letter of credit.

iv) All other fees are accounted for as and when they become due.

3.2 Foreign currency transactions and balances

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

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

All outstanding derivatives transactions are booked as off-balance sheet items. The trading positions are revalued on a Marked to Market basis whereas the hedging deals follow the accrual basis of accounting.

3.3 Investment

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

a) Classification

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

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

a) Government Securities

b) Other Approved Securities

c) Shares

d) Debentures and Bonds

e) Subsidiaries / Joint Ventures

f) Others

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

b) Valuation

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

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

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

3.4 Repo and Reverse Repo transactions:

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

3.5 Advances

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

Advances are stated net of provision for non-performing assets.

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

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

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

3.6 Tangible Fixed Assets, Intangible Assets, Depreciation, Impairment:

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

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

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

The depreciation rates applied on fixed assets are in accordance with the rates prescribed in Schedule II of the Companies Act, 2013 however in case of exceptions it is duly supported by technical advice.

The estimated useful lives for the current and comparative years are as follows:

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

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

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

3.7 Employee benefits

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

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

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

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

3.8 Lease Transactions

Operating leases

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

3.9 Provision for Taxation

Income tax comprises the current tax (i.e. amount of tax for the year, determined in accordance with the Income Tax Act, 1961 and the rules framed there under) and the net change in the deferred tax asset or liability for the year (reflecting the tax effects of timing differences between accounting income and taxable income for the period).

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

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

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

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

3.10 Provisions, Contingent Assets and Contingent Liabilities

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

i. A possible obligation, arising from a past event(s), the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain events not within the control of the Bank or

ii. Any present obligation that arise from past events but it is not recognized because:

- It is not probable that an outflow of resource embodying economic benefits will be required to settle the obligation;
- A reliable estimate of the amount of obligation cannot be made.

3.11 Cash and Cash Equivalents

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

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.1 Ratio of Capital funds to Risk weighted assets of the Bank is as under:

Sr. No	Particulars	MARCH 31, 2019	MARCH 31, 2018
1	Common Equity Tier 1 Capital ratio (%)	29.81	30.33
2	Tier I Capital ratio (%)	29.81	30.33
3	Tier II Capital ratio (%)	0.66	0.31
4	Total Capital ratio (CRAR) (%)	30.47	30.64
5	Percentage of the shareholding of the Government of India in public sector banks	N.A.	N.A.
6	Amount of equity capital raised	N.A.	N.A.
7	Amount of additional Tier I capital raised; of which Perpetual Non Cumulative Preference Shares (PNCPS): Perpetual Debt Instruments (PDI) :	Nil Nil	Nil Nil
8	Amount of Tier II capital raised; of which Debt capital instrument: Preference Share Capital Instruments: [Perpetual Cumulative Preference Shares (PCPS)/ Redeemable Non-Cumulative Preference Shares (RNCPS)/ Redeemable Cumulative Preference Shares (RCPS)]	Nil Nil	Nil Nil

1.2 Liquidity Coverage Ratio (LCR)

1.2.1 Qualitative disclosure

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

The LCR requirement has been introduced in a phased manner with banks, it was binding for bank from 1 January 2015; with the minimum requirement being 60% for the calendar year 2015, and rising in equal steps to reach minimum required level of 90% till December 2018 and 100% by 01 January 2019 onwards. As against this, the bank has maintained an average LCR ratio as of 464.07% for the financial year ending March 2019 (based on the simple average of the daily values for the year ended March 31, 2019) which remains well above the minimum requirement. The significant drivers to the LCR for the Bank are provided below:

a. Composition of HQLA

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

Level 1 Assets for the Bank comprise 100% of the total average HQLAs for the period April 2018 to March 2019. Approximately 100% of the level 1 assets are in theform of Government securities. This includes the regularity dispensation allowed up to 13%(FALLCR) of Net Demand and Time Labilities (NDTL) and

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additional 2% of NDTL in the form of borrowing limit available through MSF. However bank has not obtained / utilised the additional regulatory dispensation of 0.5% of NDTL allowed by RBI for exposure with NBFC and HFC vide circular no RBI/2018-19/62 DBR.BP.BC.No.05/21.04.098/2018-19 dated October 19,2019

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

b. Concentration of funding source

The purpose of monitoring the funding sources is to ensure that there is no significant concentration of source, the withdrawal of which could trigger liquidity problems. The Bank relies on the customer deposits as the primary source of stable funds. The level of customer deposits continues to exceed or near to the level of loans to customers. The positive funding is predominantly deployed in Level 1 assets resulting in a large amount of HQLA for the Bank under the Internal Liquidity and Funding Risk Management Framework. Apart from customer deposits, the Bank hasforeign currency funding lines from overseas Banks to support foreign currency trade advances. The deposit mix is of stable retail deposit and wholesale deposits in line with the overall strategy of the Bank.

c. Liquidity Management and Governance

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

1.2.2 Quantitative disclosure:

The tables below highlight the position of LCR computed based on daily simple average of end of day position each day.

		Avg Q4 2018-19		**Avg Q3 2018-19**		**Avg Q2 2018-19**		**Avg Q1 2018-19**	
	Particulars (Rs in'000)	**Total Unweighted Value (average)**	**Total weighted value (average)**	**Total Unweighted Value (average)**	**Total weighted value (average)**	**Total Unweighted Value (average)**	**Total weighted value (average)**	**Total Unweighted Value (average)**	**Total weighted value (average)**
	High Quality Liquid Assets								
1.	Total High Quality Liquid Assets (HQLA)		2,781,086		1,872,226		1,720,093		1,935,872
	Cash Outflows								
2	Retail deposits and deposits from small business customers, of which	8,184,855	782,031	7,456,100	709,514	7,570,261	723,688	8,030,419	773,060
	i. Stable Deposits	729,086	36,454	721,922	36,096	666,752	33,338	599,633	29,982
	ii. Less stable deposits	7,455,769	745,577	6,734,178	673,418	6,903,509	690,351	7,430,786	743,079
3	Unsecured wholesale funding, of which	991,721	580,362	491,929	198,350	496,651	200,205	462,118	189,025
	i. Operational deposits (all counterparties)	273,062	66,717	313,088	75,458	335,377	82,488	298,153	73,077
	ii. Non – operational deposits (all counterparties)	341,690	136,676	93,249	37,300	72,592	29,037	94,642	37,857
	iii. Unsecured debt	-	-	-	-	-	-	-	-
	iv. Funding from other legal entity customers	376,969	376,969	85,592	85,592	88,681	88,681	79,065	79,065
4	Secured Wholesale funding	62,960	-	-	-	17,952	-	-	-
5	Additional requirements, of which	3,842,580	195,806	3,227,346	204,873	2,909,808	167,383	2,633,618	151,855
	i. Outflows related to derivative exposures and other collateral requirements	3,506	3,506	45,796	45,796	23,045	23,045	21,235	21,235
	ii. Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
	iii. Credit and liquidity facilities	3,839,074	191,954	3,181,550	159,078	2,886,763	144,338	2,612,383	130,619
6	Other contractual funding obligations	635,913	635,913	702,865	702,865	878,154	878,154	185,468	185,468
7	Other contingent funding obligations	104,877	3,146	174,043	5,221	334,719	10,042	358,820	10,765
8	**Total Cash Outflows**	**13,822,906**	**2,196,912**	**12,052,283**	**1,820,824**	**12,207,544**	**1,979,472**	**11,670,443**	**1,310,172**
	Cash Inflows								
9	Secured lending (e.g. reverse repos)	-	-	-	-				
10	Inflows from fully performing exposures	2,463,234	1,355,829	3,365,713	1,789,563	2,554,782	1,382,548	3,172,530	1,700,904
11	Other cash inflows	626,323	314,059	280,024	141,053	222,388	116,025	417,696	209,135
12	Total cash inflows	3,089,557	1,669,888	3,645,737	1,930,616	2,777,170	1,498,573	3,590,226	1,910,039
13	**Total Net Cash outflows**	**10,733,349**	**527,024**	**8,406,546**	**(109,792)**	**9,430,374**	**480,899**	**8,080,217**	**(599,868)**
		Total Adjusted Value		**Total Adjusted Value**		**Total Adjusted Value**		**Total Adjusted Value**	
21	**Total HQLA**	**-**	**2,781,086**	**-**	**1,872,226**	**-**	**1,720,093**		**1,935,872**
22	**25% of Total Cash Outflows**	**-**	**549,228**	**-**	**455,206**	**-**	**494,868**		**327,543**
	Total Net Cash Outflows(13 or 22 whichever is higher)		**549,228**		**455,206**	**-**	**494,868**		**327,543**
23	**Liquidity Coverage Ratio (%)**	**-**	**506.36**	**-**	**411.29**	**-**	**347.59**		**591.03**

		Avg Q4 2017-18		**Avg Q3 2017-18**		**Avg Q2 2017-18**		**Avg Q1 2017-18**	
	Particulars (Rs in'000)	**Total Unweighted Value (average)**	**Total weighted value (average)**	**Total Unweighted Value (average)**	**Total weighted value (average)**	**Total Unweighted Value (average)**	**Total weighted value (average)**	**Total Unweighted Value (average)**	**Total weighted value (average)**
	High Quality Liquid Assets								
1.	Total High Quality Liquid Assets (HQLA)		1,176,800		1,227,777		1,863,954		2,106,877
	Cash Flow								
2	Retail deposits and deposits from small business customers, of which	6,366,716	577,466	5,402,445	484,088	5,967,515	542,288	7,216,851	676,615
	iii. Stable Deposits	1,184,121	59,206	1,123,128	56,156	1,089,280	54,464	901,401	45,070
	iv. Less stable deposits	5,182,595	518,259	4,279,317	427,932	4,878,235	487,824	6,315,450	631,545
3	Unsecured wholesale funding, of which	447,537	182,826	420,058	170,912	659,461	240,763	379,265	162,537
	v. Operation deposits (all counterparties)	284,433	69,807	298,255	73,154	384,554	81,701	261,698	63,949

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		Avg Q4 2017-18		Avg Q3 2017-18		Avg Q2 2017-18		Avg Q1 2017-18	
	Particulars (Rs in'000)	**Total Unweighted Value (average)**	**Total weighted value (average)**	**Total Unweighted Value (average)**	**Total weighted value (average)**	**Total Unweighted Value (average)**	**Total weighted value (average)**	**Total Unweighted Value (average)**	**Total weighted value (average)**
	vi. Non – operational deposits (all counterparties)	83,474	33,390	40,075	16,030	193,075	77,230	31,632	12,653
	vii. Unsecured debt	-	-	-	-	-	-	-	-
	viii. Funding from other legal entity customers	79,630	79,630	81,728	81,728	81,832	81,832	85,935	85,935
4	Secured Wholesale funding	47,045	-	5,237	-	24,996	-	9,536	-
5	Additional requirements, of which	2,137,609	108,805	2,082,920	104,158	1,561,336	78,083	1,754,950	87,942
	iv. Outflows related to derivative exposures and other collateral requirements	2,026	2026	13	13	17	17	205	205
	v. Outflows related to loss of funding on debt products	-	-	-	-				
	vi. Credit and liquidity facilities	2,135,583	106,779	2,082,907	104,145	1,561,319	78,066	1,754,745	87,737
6	Other contractual funding obligations	292,176	292,176	84,846	84,846	157,963	157,963	246,672	246,672
7	Other contingent funding obligations	194,509	5,835	81,884	2,457	9,851	296	41,661	1,250
8	Total Cash Flow	9,485,593	1,167,108	8,077,391	846,461	8 ,381,121	1,019,393	9,648,935	1,175,016
	Cash Inflows								
9	Secured lending (e.g. reverse repos)	-	-	-	-				
10	Inflows from fully performing exposures	-	-	-	-	-	-	-	-
11	Other cash inflows	3,153,230	1,694,499	2,528,790	1,372,891	2,259,478	1,225,423	3,096,312	1,686,278
12	Total Cash inflows	3,153,230	1,694,499	2,528,790	1,372,891	2,259,478	1,225,423	3,096,312	1,686,278
13	**Total Net Cash outflows**	6,332,363	(527,391)	5,548,601	(526,430)	6,121,643	(206,031)	6,552,623	(511,262)
		Total Adjusted Value		**Total Adjusted Value**		**Total Adjusted Value**		**Total Adjusted Value**	
21	Total HQLA	-	1,176,800	-	1,227,777	-	1,863,954		2,106,877
22	25% of Total Cash Outflows	-	291,777	-	211,615	-	254,848		293,754
	Total Net Cash Outflows(13 or 22 whichever is higher)		291,777		211,615	-	254,848		293,754
23	Liquidity Coverage Ratio (%)	-	403.32	-	580.19	-	731.40		717.22

1.3 Capital comprises of the following: **(Rs. in '000)**

Particulars	March 31, 2019	March 31, 2018
Capital from Head Office	3,042,002	3,042,002

1.4 Business Ratios are as under: **(Rs. in '000)**

Particulars	March 31, 2019	March 31, 2018
Interest income as a percentage to working funds*	5.98%	6.11%
Non-Interest income as a percentage to working funds*	2.50%	0.83%
Operating profit / (loss) as a percentage to working funds*	1.14%	(0.64%)
Return on assets* (net profit as a percentage to total average assets)	1.09%	(1.11%)
Business (depositplus gross advances) per employee (Rs. In '000)	220,202	204,410
Profit /(Loss) per employee (Rs. In '000)	1,859	(1,684)

*Determined on the basis of circulars dated July 1, 2015, DBR.BP.BC No. 23/21.04.018/2015-16 issued by the Reserve Bank of India.

1.5 Investments: **(Rs. in '000)**

Sr. No	Items	March 31, 2019	March 31, 2018
1	Value of Investments:		
	(i) Gross Value of Investments		
	(a) In India	3,155,804	1,808,070
	(b) Outside India	-	-
	(ii) Provisions for Depreciation		
	(a) In India	12,083	18,888
	(b) Outside India	-	-
	(iii) Net Value of Investments		
	(a) In India	3,143,721	1,789,182
	(b) Outside India	-	-
2	Movement of provisions held towards depreciation on investments		
	(i) Opening Balance	18,888	1,498
	(ii) Add: Prwovisions made during the year	-	17,390
	(iii) Less: Write-off / Write back of excess during the year	(6,805)	-
	(iv) Closing Balance	12,083	18,888

1.6 Particulars of Repo transactions including those with RBI under LAF (in face value terms) **(Rs. in '000)**

	Minimum outstanding during the year**	Maximum outstanding during the year	Daily Average outstanding during the year	As on 31st March, 2019
Securities sold under repos				
Government Securities	10,480	222,060	4,013*	162,050
Corporate debt Securities	-	-	-	-
Securities purchased under Reverse repos.				
Government Securities	18,560	1,508,030	447,810*	27,670
Corporate debt Securities	-	-	-	-

* All the days in the financial year are considered for the purpose of calculation.

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

(Rs. in '000)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	As on 31stMarch, 2018
Securities sold under repos				
Government Securities	62,500	200,000	4,891*	94,430
Corporate debt Securities	-	-	-	-
Securities purchased under Reverse repos.				
Government Securities	9,410	2,292,820	718,963*	444,500
Corporate debt Securities	-	-	-	-

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

1.7 During the current year ended 31 March 2019, there was one incident on July 25, 2018 of SGL breach for face value of security amounting to Rs 251,600 thousand. The securities were erroneously transferred to intraday Liquidity account with RBI instead of Principal SGL account with RBI. Therefore, the breach was technical in nature but not real shortage of securities.

1.8 Non-SLR Investment Portfolio:

i. Non SLR investments as on 31st March 2019 are Nil (PY: Nil). Thus the disclosure on the issuer composition of Non SLR investments is not applicable

ii. Non performing Non-SLR Investments as at 31st March 2019 are Nil (PY: Nil). Thus the disclosure on the non performing Non SLR investments is not applicable

1.9 Sale and transfers to/from HTM Category:

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

1.10 Derivatives

1.10.1 Forward Rate Agreement/Interest Rate Swap

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

1.10.2 Exchange Traded Interest Rate Derivatives

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

1.10.3 Disclosure on Risk Exposure in Derivatives

Qualitative Disclosure

The Bank deals in derivatives for balance sheet management, market making purposes and also offers currency derivatives to its customers.

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

Derivative financial instruments are carried at fair value.

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

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

A key measure of market risk is Value at Risk (VaR). VaR is a statistical estimate of the possible daily loss and is based on historical market movements. The Bank measures VaR at a 99% confidence interval. The Bank's standard VaR approach for both traded and non-traded risk is historical simulation. The Bank uses VaR using FEDAI VaR rates for computing changes in market rates, prices and volatilities. Also utilises a number of other risk measures (e.g. stress testing) and risk sensitivity limits to measure and manage market risk.

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

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

Quantitative Disclosures **(Rs. in '000)**

	Particulars	Currency Derivatives*		Interest Rate Derivatives	
		March 31, 2019	March 31, 2018	March 31, 2019	March 31, 2018
(i)	Derivatives (Notional Principle Amount)				
	(a) For Hedging	351,225	1,363,895	N.A.	N.A.
	(b) For Trading	1,160,470	961,885	N.A.	N.A.
(ii)	Marked to Market Positions				
	(a) Assets (+)	3,198	2,718	N.A.	N.A.
	(b) Liability (-)	3,313	4,385	N.A.	N.A.
(iii)	Credit Exposure	33,432	49,234	N.A.	N.A.
(iv)	Likely Impact of one percentage change in interest rate (100*PV01)#				
	(a) on hedging derivatives	-	-	-	-
	(b) on trading derivatives	-	-	-	-
(v)	Maximum and Minimum of 100*PV01 # observed during the year				
	(a) on hedging	-	-	-	-
	(b) on trading				

*Currency Derivatives represents forward foreign exchange contracts.

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

1.11 Asset Quality

i. Non-Performing Assets **(Rs. in '000)**

Particulars	March 31, 2019	March 31, 2018
(i) Net NPAs to Net Advances (%)	-	-
(ii) Movement of NPAs (Gross)		
(a) opening balance	88,807	93,807
(b) additions during the year	-	-
(c) reductions during the year	-	(5,000)
(d) closing balance	88,807	88,807
(iii) Movement of Net NPAs		
(a) opening balance	-	23,452
(b) additions during the year	-	-
(c) reductions during the year	-	(23,452)
(d) closing balance	-	-
(iv) Movement of Provision for NPAs (excluding provisions on standard assets)		
(a) opening balance	88,807	70,355
(b) provisions made during the year	-	23,452
(c) write – off /(write –back) of excess provisions	-	(5,000)
(d) closing balance	88,807	88,807

(**Note:** There has been no technical write off during the year 31st March 2019 and 31st March 2018)

ii. RBI vide its circular dated 18th April 2017, has directed banks shall make suitable disclosures, wherever either (a) the additional provisioning requirements assessed by RBI exceed 15 percent of the published net profits after tax for the reference period or (b) the additional Gross NPAs identified by RBI exceed 15 percent of the published incremental Gross NPAs1 for the reference period, or both. There has been no divergence in RBI inspection held for the financial year 2017-18 in respect of the Bank's asset classification and provisioning under the extant prudential norms on income recognition asset classification and provisioning (IRACP) which require such disclosures.

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

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

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

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

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

vii. Provisions on Standard Asset:

(Rs. in '000)

Sr. No.	*Particulars*	March 31, 2019	March 31, 2018
1	Provision towards Standard Assets	38,671	26,153
2	Provision towards Unhedged Foreign Currency Exposure	1,550	750
	Total	**40,221**	26,903

1.12 Asset Liability Management:

Maturity pattern of certain items of assets and liabilities as at 31st March 2019 **(Rs. in '000)**

Maturity buckets					Foreign currency	
	Investment Securities	Loans and Advances	Deposits	Borrowings	Assets	Liabilities
1 Day	151,686	532,469	24,581	229,696	521,330	233,260
2 to 7 Days	67,225	10,562	215,889	638,106	356,528	2,305
8 Days to 14 Days	61,085	65,062	196,174	150,443	65,476	151,790
15days to 28 Days	134,908	337,727	433,255	345,775	48,230	363,384
29 Days to 3 months	225,575	5,157,324	724,427	-	1,306,657	166,015

Maturity buckets					Foreign currency	
	Investment Securities	Loans and Advances	Deposits	Borrowings	Assets	Liabilities
Over 3 months to 6 months	274,003	866,783	879,951	700,887	537,301	94,037
Over 6 months to 1 year	815,804	1,456,844	2,619,927	-	90,104	968,467
Over 1 year to 3 year	1,351,098	1,119,615	4,339,007	-	-	150,327
Over 3 years to 5 year	21,547	54,378	69,199	-	-	10,365
Over 5 years	40,790	8,024	130,989	-	-	2,545
Total	**3,143,721**	**9,608,788**	**9,633,399**	**2,064,907**	**2,925,626**	**2,142,495**

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

Maturity pattern of certain items of assets and liabilities as at 31st March 2018

(Rs. in '000)

Maturity buckets					Foreign currency	
	Investment Securities	Loans and Advances	Deposits	Borrowings	Assets	Liabilities
1 Day	447,291	161,598	26,513	-	229,977	3,655
2 to 7 Days	31,818	209,606	175,262	438,978	1,350,919	4,600
8 Days to 14 Days	32,222	33,943	177,490	-	33,943	753
15days to 28 Days	13,656	1,231,541	75,220	425 608	131,717	342,309
29 Days to 3 months	105,307	1,477,169	580,068	-	748,334	229,500
Over 3 months to 6 months	168,828	1,343,693	929,958	-	639,161	98,402
Over 6 months to 1 year	193,894	1,557,663	1,068,035	-	-	245,302
Over 1 year to 3 year	708,087	418,360	3,900,379	-	-	30,664
Over 3 years to 5 year	68,693	68,694	378,384	-	-	36,551
Over 5 years	19,386	9,819	106,784	-	65,175	-
Total	1,789,182	6,512,086	7,418,093	864,586	3,199,226	991,736

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

1.13 Lending to sensitive sectors

i. Exposure to Real Estate: (Rs. in '000)

	Category	March 31, 2019	March 31, 2018
a)	**Direct exposure**		
	(i) Residential Mortgages	23,825	20,313
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented;(Individual housing loans eligible for inclusion in priority sector advances may be shown separately)	-	-
	(ii) Commercial Real Estate-	-	-
	Lending secured by mortgages on commercial real estates (office buildings, retail space, multi purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB) limits;	-	-
	(iii) Investments in Mortgage Backed Securities (MBS) and other securities exposures-	-	-
	a. Residential,	-	-
	b. Commercial Real Estate	-	-
b)	**Indirect Exposure**	-	-
	Fund Based and Non-Fund based exposures on	-	-
	(i) National Housing Bank (NHB) (ii) Housing Finance Companies (HFCs)	290,000	300,000
	Total Exposure to Real Estate Sector	**313,825**	320,313

ii. The Bank has not taken the exposure to Capital Market during the current and previous financial year.

1.14 Risk category wise Country Exposure: (Rs. in '000)

Risk Category	Exposure (Net) as at 31st March, 2019	Provision as at 31st March, 2019	Exposure (Net) as at 31st March, 2018	Provision as at 31st March, 2018
Insignificant	1,717,536	1,576	1,870,012	1,145
Low	1,208,090	1,223	2,314,452	1,499
Moderate	-	-	-	-
High	-	-	-	-
Very High	-	-	-	-
Restricted	-	-	-	-
Off Credit	-	-	-	-
TOTAL	**2,925,626**	**2,799**	4,184,464	2,644

1.15 Details of Single / Group Borrower limit exceeded by the Bank:

During the year ended 31 March 2019, the Bank had breached Single Borrower Limit ('SBL') as prescribed in the RBI exposure norms in respect of 6 corporate borrowers. This happened primarily on account of the fact that the Bank had suffered a loss in the financial year ended 31 March 2018 due to which there was a decrease in the networth of the Bank effective 1 April 2018. The SBL of the Bank had come down to Rs. 444,733 thousand for non NBFC borrowers and Rs. 296,489 thousand for NBFC borrowers. In case of 5 of such borrowers the sanctioned and disbursed credit limit was above the SBL and was subsequently regularized, at the time of the rollover of their working capital facilities, in July and August 2018 by reducing the credit limit and disbursing as per the reduced credit limit of the borrowers. However, in case of one of the borrower i.e. Indo Star Capital Finance Limited, the outstanding term loan amount was above the SBL and this breach continued until January 2019 when the first installment of Rs 60,000 thousand was repaid by the borrower on this outstanding loan, thereby bringing down the outstanding exposure within the permitted SBL. This breach of six borrowers was approved by the Board of the Bank in their meeting held on 16th September 2018.

1.16 Unsecured Advances (Rs. in '000)

Particulars	March 31, 2019	March 31, 2018
Total Advances against intangible securities such as charge over the rights, licenses, authority etc.	-	-
Estimated Value of intangible collateral such as charge over the rights, licenses, authority etc.	-	-

1.17 Penalties imposed by RBI:

The RBI has not imposed any penalty on the Bank during the yearendedMarch 31, 2019. (PY: Nil)

1.18 Amount of Provisions made for Income-tax during the year: (Rs. in '000)

Particulars	March 31, 2019	March 31, 2018
Tax expenses		
Current tax	-	-
Tax expense	18,972	-
MAT credit	(18,949)	
Previous year tax	-	1,102
Deferred tax (Refer to note 1.27)	-	-
Total	**23**	1,102

1.19 Break-up of provision and contingencies for the yearended (Rs. in '000)

Particulars	March 31, 2019	March 31, 2018
Provision made towards income tax	23	1,102
Provision / (Write back) for diminution in value of Investment	(6,805)	17,390

Particulars	March 31, 2019	March 31, 2018
Provision for Country Risk Exposure	156	759
General Provision on Standard assets	12,518	9,626
Provision for unhedged foreign currency exposure	800	750
Provision for NPA (Net off write back due to recoveries)	-	18,452
Total	**6,692**	48,079

1.20 Floating provision

Bank has not created any floating provision during the year ended March 31, 2019. (PY: Nil)

1.21 Disclosure of Fees / Remuneration received in respect of Bancassurance Business: **(Rs. in '000)**

	Particulars	March 31, 2019	March 31, 2018
i)	Fee / Remuneration from Life Insurance Business	-	-
ii)	Fee / Remuneration from General Insurance Business	-	-

1.22 Drawdown from Reserves:

There has been no draw down from reserves during the year ended March 31, 2019. (PY: Nil)

Disclosure Requirement as per Accounting Standards:

1.23 Disclosures under AS -15 on employee benefits

Defined Contribution Plans:

Provident Fund

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

Particulars	March 31, 2019	March 31, 2018
Provident Fund	5,577	5,053

Pension Fund

The Bank has contributed as given below towards the eligible employee's Pension scheme sum of 15% of their eligible annual basic salary to LIC of India and charged off to Profit & Loss account for the period: **(Rs. in '000)**

Particulars	March 31, 2019	March 31, 2018
Pension Fund	939	1,763

Defined Benefit Plans

Gratuity

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

Change in the present value of the defined benefit obligation are as follows

(Rs. in '000)

Particulars	March 31, 2019	March 31, 2018
Opening defined benefit obligation at 1st April	4,849	4,021
Current Service cost	1,018	958
Interest cost	380	289
Actuarial losses/ (gains)	220	(305)
Past Service Cost (Amortised)	-	-
Liability Transfer in	-	-
Benefits paid	(97)	(114)
Closing defined benefit obligation	**6,370**	4,849

Changes in fair value of plan assets are as follows **(Rs. in '000)**

Particulars	March 31, 2019	March 31, 2018
Fair Value Of Plan Assets At The Beginning Of The Year	6,027	4,813
Expected Return On Plan Assets	472	347
Contributions	1,515	1,057
Transfer From Other Company	-	-
(Transfer To Other Company)	-	-
(Benefit Paid From The Fund)	(97)	(114)
Actuarial Gains/(Losses) On Plan Assets	(138)	(77)
Fair Value Of Plan Assets At The End Of The Year	**7,779**	6,026

Reconciliation of present value of the obligations and fair value of the plan assets

(Rs. in '000)

Particulars	March 31, 2019	March 31, 2018
Present value of benefitobligation at 31st March	6,370	4,849
Fair value of plan assets at 31st March	(7,779)	(6,026)
Deficit / (Surplus)	-	-
Net Liability / (Asset)	**(1,409)**	(1,177)

Net cost recognized in the profit and loss account

(Rs. in '000)

Particulars	March 31, 2019	March 31, 2018
Current Service Cost	1,018	958
Interest Cost	(92)	(57)
(Expected Return On Plan Assets)	-	-
Actuarial (Gains)/Losses	357	(228)
Past Service Cost [Non-Vested Benefit] Recognized During The Year	-	-
Past Service Cost [Vested Benefit] Recognized During The Year	-	-
Transitional Liability Recognized During The Year	-	-
Expense / (Income) Recognized In P&L	**1,283**	673

Reconciliation of Expected return and actual returns on planned assets

(Rs. in '000)

Particulars	March 31, 2019	March 31, 2018
Expected return on plan assets	472	346
Actuarial gain / (loss) on plan assets	(138)	(77)
Actual return on plan assets	334	269

Reconciliation of opening and closing net liability / (asset) recognized in balance sheet

(Rs. in '000)

Particulars	March 31, 2019	March 31, 2018
Opening net liability as at 1st April	(1,177)	(792)
Expenses as recognised in Profit & Loss account	1,283	672
Employers contribution	(1,515)	(1,057)
Net Liability/(Asset) Transfer In	-	-
Net liability / (asset) recognised in balance sheet	**(1,409)**	(1,177)

Experience adjustments

Particulars	March 31, 2019	March 31, 2018	March 31, 2017	March 31, 2016
Actuarial (Gains/Losses on Obligations - Due to Experience	199,614	(68,089)	(1,572,299)	671,616
Actuarial Gains(Losses) on Plan Assets - Due to Experience	(137,846)	(76,894)	(78,643)	187,342

Key Actuarial Assumptions

	March 31, 2019	March 31, 2018
Discount rate (Current)	7.79%	7.83%
Future salary increases	4%	4%
Mortality Rate	India Assured Life Mortality (2006-08) ultimate	India Assured Life Mortality (2006-08) ultimate
Attrition Rate	2%	2%

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

Compensated Absence

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

	March 31, 2019	March 31, 2018
Total actuarial liability	3,013	2,938
Assumptions:		
Discount rate	7.79%	7.83%
Salary escalation rate	4%	4%

1.24 Segment Reporting:

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

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

Corporate Banking primarily comprises corporate banking, trade finance and institutional banking. Revenue for the segment are derived from interest and fee income on loans and advances, float income and fee base income for non funded transactions.

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

Retail Banking activities comprises lending to individuals and raisings of deposits.

The segment wise distribution of revenue, results and assets as on March 31, 2019 is given below:

(Rs. in ’000)

Business Segments	**Treasury Banking**	**Corporate / Wholesale Banking**	**Retail Banking**	**Total**
Particulars				
Revenue	279,895	841,976	25,705	1,147,576
Result	130,604	66,845	(50,696)	146,753
Unallocated expenses				-
Operating profit				146,753
Income taxes				(23)
Profit on sale of fixed asset				100
Net profit				**146,830**
Other information:				
Segment assets	4,494,080	9,726,911	35,342	**14,256,333**
Unallocated assets				822,508
Total assets				**15,078,841**
Segment liabilities	2,294,482	954,116	8,612,147	**11,860,745**
Unallocated liabilities				3,218,096
Total liabilities				**15,078,841**
Capital expenditure during the year				**23,238**
Depreciation				**(61,435)**

The segment wise distribution of revenue, results and assets as on March 31, 2018is given below:

(Rs. in ’000)

Business Segments	**Treasury Banking**	**Corporate / Wholesale Banking**	**Retail Banking**	**Total**
Particulars				
Revenue	266,390	431,069	19,085	716,544
Result	78,549	(118,494)	(73,482)	(113,427)
Unallocated expenses				-
Operating profit				(113,427)
Income taxes				(1,102)
Extraordinary profit / loss				-
Net profit				(114,529)
Other information:				
Segment assets	4,050,153	6,551,149	23,907	10,625,209
Unallocated assets				827,399
Total assets				11,452,608
Segment liabilities	1,124,995	1,718,489	5,581,269	8,424,753
Unallocated liabilities				3,027,855
Total liabilities				11,452,608
Capital expenditure during the year				84,566
Depreciation				(57,682)

Geographical segments

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

Note:

a) In computing the above information, certain estimates and assumptions have been made by the Management and have been relied upon by the auditors.

b) Income, expense, assets and liabilities have been either specifically identified with individual segment or allocated to segments on a systematic basis or classified as unallocated.

c) Inter-segment transactions have been generally based on the transfer pricing measures as determined by the management. The amounts disclosed above are net off inter segment adjusments.

1.25 Related Party Disclosures:

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

Related parties during the year

a) Head office and branches

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

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

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

c) Key Management Personnel

The Country Manager of the Bank Mr. Manish Mathur is considred the Key Management Personel of the Bank.

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

The outstanding exposures with Head office and its other related parties are given below

(Rs. in ’000)

	DBFS Finance And Leasing (I) Ltd	**DBFS Securities Ltd**	**Head Office**
As on March 31, 2019			
Deposit / Vostro Bal	123	1,607	198,781
Loans / Nostro Bal	80,449	-	292,387
Borrowing	-	-	-
Placements	-	-	-
As on March 31, 2018			
Deposit / Vostro Bal	13,928	9,263	119,077
Loans / Nostro Bal	81,065	-	11,315
Borrowing	-	-	-
Placements	-	-	814,688
Maximum outstanding during year ending March 31, 2019			
Deposit / Vostro Bal	86,523	26,990	867,744
Loans / Nostro Bal	100,320	-	533,348
Borrowing	-	-	207,465
Placements	-	-	1,175,635
Maximum outstanding during year ending March 31, 2018			
Deposit / Vostro Bal	114,264	23,676	964,012
Loans / Nostro Bal	100,402	-	82,371
Borrowing	-	-	456,225
Placements	-	-	2,053,013
Interest Income received during year ending March 31, 2019	6,116	-	582
Interestexpenses during year ending March 31, 2019			31
Interest Income received during year ending March 31, 2018	9,119	-	1,244
Interestexpenses during year ending March 31, 2018			199
Reimbursement of marketing expenses for the year ended March 31, 2019	-	-	39,510
Reimbursement of marketing expenses for the year ended March 31, 2018	-	-	26,876

1.26 Leases

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

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

(Rs. in '000)

Minimum future lease payments	March 31, 2019	March 31, 2018
Up to 6 months	32,503	32,265
6 months to 1years	32,741	32,264
1 year to 5 years	338,482	287,209
More than 5 years*	24,802	141,319
TOTAL	**428,528**	**493,057**

Lease payment of Rs 70,337 thousands (previous year Rs 58,162 thousands) towards premises during the year is recognized in Profit & Loss Account on straight line basis over the contractual period of the lease agreement.

1.27 Deferred Tax Assets / Liabilities: **(Rs. in '000)**

Particulars	**March 31, 2019**	**March 31, 2018**
Deferred Tax Assets		
Lease rental provision	4,883	6,190
Retirement Benefits	674	2,418
Standard loan provision	54,224	48,344
Commission on guarantees received in advance	540	436
Other Provisions	6,254	8,775
Total	**66,575**	66,163
Deferred Tax Assets recognized to the extent of Deferred Tax Liability (A)	**22,332**	18,834
Differential Depreciation on Fixed Assets	22,332	18,834
Total (B)	**22,332**	18,834
Net Deferred Tax Asset/(Liability) (A)-(B)	-	-

1.28 Software:

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

(Rs. in '000)

	March 31, 2019	**March 31, 2018**
Opening Balance (at cost)	74,675	69,787
Additions during the year	12,840	4,888
Deductions during the year	-	-
Accumulated depreciation as at	(71,281)	(51,815)
Closing balance as at	**16,234**	**22,860**
Depreciation charge for the year	19,466	23,917

1.29 Impairment of Assets:

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

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

1.30 Contingent liabilities

Claims against the Bank not acknowledged as debts:

The Bank is a party to various legal proceedings in the normal course of business. The Bank does not expect the outcome of these proceedings to have a material adverse effect on the Bank's financial conditions, results of operations or cash flows. However, Bank has booked contingent liability of Rs. 35,423 thousands towards disallowance by Assessing Officer which is under appeal.

Liability on account of forward exchange and derivatives contracts:

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

Guarantees given on behalf of Constituents, Acceptances, Endorsements and Other:

As a part of its commercial banking activities, the Bank issues documentary credit & guarantee on behalf of its customers. Documentary credits such as letter of credit enhance the credit standing of the customers of the bank. Guarantees generally represent irrevocable assurances that the bank will make payment in the event of the customer failing to fulfill its financial or performance obligations.

Other items for which the Bank is contingently liable:

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

Additional Disclosures

1.31 Disclosures of complaints

1. Customer Complaints

	March 31, 2019	**March 31, 2018**
a) No. of complaints pending at the beginning of the year.	Nil	Nil
b) No. of complaints received during the year.	15	21
c) No. of complaints redressed during the year.	15	21
d) No. of complaints pending at the end of the year.	Nil	Nil

2. Awards passed by the Banking Ombudsman

	March 31, 2019	**March 31, 2018**
a) No. of unimplemented Awards at the beginning of the year.	Nil	Nil
b) No. of Awards passed by the Banking Ombudsmen during the year.	Nil	Nil
c) No. of Awards implemented during the year.	Nil	Nil
d) No. of unimplemented Awards at the end of the year.	Nil	Nil

1.32 Disclosure of Letters of Comfort (LoCs) issued by Bank

The Bank has not issued any Letter of Comfort during the yearended March 31, 2019. (PY: Nil)

1.33 Provision Coverage Ratio: 100%(PY : 100%)

1.34 Concentration of Deposits, Advances, Exposures and NPAs

i. Concentration of Deposits **(Rs. in '000)**

Particulars	**March 31, 2019**	**March 31, 2018**
Total Deposits of twenty largest depositors	3,212,994	2,897,958
Percentage of Deposits of twenty largest depositors to total deposits of the Bank	33.35%	39.07%

ii. Concentration of Advances **(Rs. in '000)**

Particulars	**March 31, 2019**	**March 31, 2018**
Total Advances to twenty largest borrowers	10,819,341	8,148,779
Percentage of Advances to twenty largest borrowers to total Advances of the Bank	80.73%	79.48%

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

Particulars	**March 31, 2019**	**March 31, 2018**
Total Exposures to twenty largest borrowers/customers	10,819,341	8,148,779
Percentage of Exposure to twenty largest borrowers / customers to total Exposures of the Bank on borrowers/ customers	80.73%	79.48%

iv. Concentration of NPAs **(Rs. in '000)**

Particulars	**March 31, 2019**	**March 31, 2018**
Total Exposure to top four NPA accounts	88,807	88,807

1.35 Sector-wise Advances **(Rs. in '000)**

Sr. NO.	**Sector**	**March 31, 2019**			**March 31, 2018**		
		O/s Gross Adv	**Gross NPA**	**% Gross NPA to Adv in that sector**	**O/s Gross Adv**	**Gross NPA**	**% Gross NPA to Adv in that sector**
A	**Priority Sector**						
	Agriculture and allied activities	-	-	-	-	-	-
	Advances to industries sector eligible as priority sector lending	1,587,705	-	-	275,000	-	-
	Services	933,525	-	-	1,479,758	-	-

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(Incorporated in State of Qatar with Limited Liability)

Sr. NO.	Sector	March 31, 2019			March 31, 2018		
		O/s Gross Adv	Gross NPA	% Gross NPA to Adv in that sector	O/s Gross Adv	Gross NPA	% Gross NPA to Adv in that sector
	Personal loans	-	-	-	-	-	-
	Sub Total (A)	2,521,230	-	-	1,754,758	-	-
B	**Non Priority Sector**						
	Agriculture and allied activities	-	-	-	-	-	-
	Advances to industries sector eligible as priority sector lending	1,683,905	-	-	1,399,060	88,807	6.35
	Services	5,459,956	88,807	1.63	3,418,012	-	-
	Personal loans	32,504	-	-	29,063	-	-
	Sub Total (B)	7,176,365	88,807	1.24	4,846,135	88,807	1.83
	Total (A+B)	9,697,595	88,807	0.92	6,600,893	88,807	1.35

1.36 Movement of NPAs **(Rs. in '000)**

Particulars	March 31, 2019	March 31, 2018
Gross NPAs as on 1st April of particular year (Opening Balance)	88,807	93,807
Addition (Fresh NPAs) during the year	-	-
Sub-total (A)	88,807	93,807
Less : (i) Up gradations	-	-
(ii) Recoveries (excluding recoveries made from upgraded accounts)	-	5,000
(iii) Write-offs	-	-
Sub-total (B)	-	5,000
Gross NPAs as on 31st March of following year (Closing Balance) (A-B)	88,807	88,807

Note: There have been no technical write off during the current year and in any previous year done by Doha Bank Q.P.S.C.

During the current year receoveries amounting to Rs.180,895 thousand (previous year Rs. 7,094 thousands) made by the bank is in respect of the stock of loans fully written off by HSBC Bank Oman SAOG India Branches which was purchased by Bank in April 01, 2015.

1.37 Overseas Assets, NPAs and Revenue

(Rs. in '000)

Particulars	March 31, 2019	March 31, 2018
Total Assets*	784,411	1,370,539
Total NPAs	-	-
Total Revenue**	4,509	9,344

*This includes current account balance and money at call & short notice with banks outside India.

**This includes interest income on money at call and short notice with banks outside India.

1.38 Off-Balance sheet SPVs sponsored

The Bank has not sponsored any SPVs during the year ended March 31, 2019 and March 31, 2018 and hence there is consolidation in bank's books .

1.39 Unamortized Pension and Gratuity Liabilities

There are no unamortized Pension and Gratuity during the year ended March 31, 2019 and March 31, 2018.

1.40 Disclosure on Remuneration

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

1.41 Disclosures relating to Securitization

The Bank has not carried out any securitization transaction during the year ended March 31, 2019 and March 31, 2018.

1.42 Credit Default Swaps

The Bank has not dealt in any Credit Default Swaps during the year ended March 31, 2019 and March 31, 2018.

1.43 Intra Group Exposure:

The Bank has intra groupexposureofRs. 392,387 thousand on borrower and Rs. 200,511 thousand on customers. The details have been given below:

Particulars	March 31, 2019	March 31, 2018
Total amount of intra group exposure	392,387	111,315
The amount of top 20 intra group exposure	392,387	111,315
% of intra group exposure to total exposure of the bank on borrowers / customers	2.93%	1.09%
Details of breach of limits on intra group exposure and regulatory action there on if any	Nil	Nil

1.44 Transfers to Depositor Education and Awareness Fund (DEAF)

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

The details of transfer to DEAF are as follows

(Rs. in '000)

Particulars	March 31, 2019	March 31, 2018
Opening balance of amounts transferred to DEAF	**10,790**	**10,245**
Add : Amounts transferred to DEAF during the year	1,011	687
Less : Amounts reimbursed by DEAF towards claims	170	142
Closing balance of amounts transferred to DEAF	**11,631**	**10,790**

1.45 Unhedged Foreign Currency Exposure (UFCE) **(Rs. in '000)**

Particulars	March 31, 2019	March 31, 2018
Opening balance	**750**	**-**
Add : Provision during the year	800	750
Less : Reversal during the year	-	-
Closing Balance	**1,550**	**750**

1.46 The expense in excess of 1% of the total income included in the "Other Expenditure"

Particulars	2018-19	2017-18
Marketing expenses	39,510	26,876

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

1.48 Priority sector lending certificates

The Bank has not purchased or sold any Priority Sector Lending Certificate during the year (Previous year : Nil).

1.49 Fraud

During the FY 2018-19, the Bank encountered one fraud incident for Rs 31,500/- related to Debit Card cloning, which has been written off by the Bank.

1.50 Based on the available information, there are no outstanding dues towards principal amount or interest thereon remaining unpaid to any supplier covered under Micro, Small and Medium Enterprises Development Act, 2006 as at the end of accounting year. Further, no interest was due or payable by the Bank to any supplier during the year under the provisions of the said Act (Previous year : Nil).

1.51 Corporate social responsibility

The Bank has negative average net profit (Loss) for the immediately preceding 3 financial years.Therefore the minimum spending for CSR activities is not applicable to the Bank for the year ended 31 March 2019

1.52 Previous year's figures have been regrouped/reclassified where necessary to confirm to the current year classification.

For B S R & Associates LLP
Chartered Accountants
ICAI Firm Registration
No. 116231 W/W-100024

Sd/-
Ashwin Suvarna
Partner
Membership No. 109503

June 26, 2019 Mumbai

For Doha Bank Q.P.S.C. - India Branches

Sd/-
Manish Mathur
Country Manager - India

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DISCLOSURES UNDER PILLAR 3 OF THE CAPITAL ADEQUACY FRAMEWORK (BASEL III GUIDELINES) FOR THE YEAR ENDED 31ST MARCH 2019

1. INTRODUCTION:

Doha Bank Q.P.S.C. is an entity domiciled in the State of Qatar and was incorporated on March 15, 1979 as a Joint Stock Company under Emiri Decree No. 51 of 1978. The commercial registration of the Bank is 7115. The address of the Bank's registered office is Doha Bank Tower, Corniche Street, West Bay, P.O. Box 3818, Doha Qatar.

The India branch of Doha Bank Q.P.S.C. ("Doha Bank" or the "Bank") started since June 10, 2014. The registered office of the Bank is Sakhar Bhavan, Ground Floor, Plot No. 230, Block No. III, Backbay, Reclamation, Nariman Point, Mumbai - 400021, Maharashtra State, India.

2. SCOPE OF APPLICATION

The Basel III disclosure contained herein relate to the Indian branches of Doha Bank Q.P.S.C. (the Bank) as on 31st March 2019. These are the primarily in the context of the disclosure required under Annexure 18 – Pillar 3 disclosure requirements of the Reserve Bank of India (The RBI) Master Circular - Basel III capital regulation dated 1st July 2015 and published in accordance with the requirements of RBI for a branch of foreign bank, do not require the disclosures pertaining to the consolidation of entities.

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

Qualitative and Quantitative disclosure as per DF 1

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

3. CAPITAL ADEQUACY:

Qualitative Disclosures:

The capital to risk weighted asset ratio (CRAR) of the Bank is 30.47% as of March 31, 2019 computed under Basel III norms, higher than minimum regulatory CRAR requirement of 11.5% including capital conservation buffer (CCB)of 2.5%.

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

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

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

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

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

Quantitative Disclosure:

A Summary of the bank's capital requirement for credit, market and operational risk and capital adequacy ratio as on March 31, 2019 is presented below:

(Rs in '000)

Details	*Risk weighted assets*
Capital requirement for credit risk (Standardized approach)	734,405
On balance sheet exposure	697,426
Off balance sheet exposure	
Non market related	33,134
Market related	3,845
Capital requirement for market risk (Standardized duration approach)	392,806
Interest rate risk	33,391
Foreign exchange risk	359,375
Equity risk	40
Capital requirement for operational risk (Basic Indicator approach)	64,254
Total capital requirements	**1,191,465**
Total Risk Weighted Assets of the Bank	
Credit risk	6,386,129
Market risk	3,415,700
Operational risk	558,730
CET 1 capital	3,088,238
Additional Tier 1 capital	-
Total Tier 1 capital	**3,088,238**
Tier 2 capital	**68,654**
Total regulatory capital	**3,156,892**
CET1 / Tier 1 Capital ratio	**29.81%**
Tier 1 Capital ratio	**29.81%**
Total capital ratio	**30.47%**

The Composition of the Capital structure as on March 31, 2019: **(Rs in '000)**

Particulars	
Paid up Capital (Funds from Head Office)	3,042,002
Statutory Reserve	68,258
Capital Reserve*	22,923
Balance in Profit & Loss Account	(28,711)
Regulatory Adjustment to CET I	(16,234)
CET 1 Capital	**3,088,238**
Additional Tier 1 Capital	**-**
Total Tier 1 Capital	3,088,238
	3,088,238
Tier 2 Capital	68,654
Restricted to 1.25% of Credit Risk Weighted Assets	79,827
Whichever is lower, so allowed	**68,657**
Total regulatory capital	**3,156,892**

*Net of reserve Rs 6,645 thousand created on acquisition of HSBC Bank Oman SAOG.

4. RISK EXPOSURE AND ASSESSMENT

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

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

Risk Management framework

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

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

Credit Risk: General Disclosure

Qualitative disclosure

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

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Credit Risk Management (CRM) Structure:

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

The key objectives of CRM are to ensure:

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

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

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

Credit quality

The Bank's credit risk systems and processes differentiate exposures in order to highlight those with greater risk factors and higher potential severity of loss.

Special attention is paid to problem exposures in order to accelerate remedial action. The Bank uses a Remedial Asset Management unit under the Credit Risk Department adopts corrective action on delinquent credits so as to recover the bank dues.

Impairment assessment

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

Maximum exposure to credit risk

The Bank's exposure to credit risk is spread across a broad range of asset classes, including derivatives, loans and advances to customers, loans and advances to banks, and financial investments.

Concentration of exposure

Exposure to a person, company or group (the Single Borrower Lending Limit) is restricted to maximum 15% of Bank's Capital funds, subject to any regulatory dispensations.

Credit quality of financial instruments

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

Quantitative disclosure

Total gross credit risk exposures including geographic distribution of exposure as on March 31, 2019.

(Rs in '000)

Particulars	Domestic	Overseas	Total
Fund Based	14,367,003	784,411	15,151,414
Non Fund Based*	3,263,763	461,730	3,725,493
Total	**17,630,766**	**1,246,141**	**18,876,907**

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

Residual Contractual maturity breaks down of Assets **(Rs in '000)**

Maturity Buckets	Cash balances with RBI and other Banks	Investment Securities	Loans and Advances	Other Assets including fixed assets
1 Day	518,193	151,686	532,469	93,697
2 TO 7 Days	382,669	67,225	10,562	568
8 TO 14 Days	19,709	61,085	65,062	1,183
15 to 28 days	5,279	134,908	337,727	46,470
29 days to 3 months	29,961	225,575	5,157,324	85,638
Over 3 months upto 6 months	31,398	274,003	866,783	22,085
over 6 months upto 12 months	108,828	815,804	1,456,844	20,879
Over 1 year to 3 years	159,467	1,351,098	1,119,615	17,729
Over 3 years to 5 years	2,209	21,547	54,378	889
Over 5 years	3,147	40,790	8,024	776,335
Total	12,60,860	3,143,721	9,608,788	1,065,473

Movement of NPAs (Gross) and Provision for NPAs **(Rs in '000)**

Particulars		March 31, 2019
(i)	Amount of NPAs (Gross)	
	Doubtful 1	-
	Doubtful 2	-
	Doubtful 3	-
	Loss	88,807
(ii)	Net NPAs	-
(iii)	NPA Ratios	
	Gross NPAs to Gross Advances	0.92%
	Net NPAs to Net Advances	-
(iv)	Movement of NPAs (Gross)	
	Opening Balance as at April 1, 2018	88,807
	Additions during the year	-
	Reductions during the year	-
	Closing Balance as at March 31, 2018	**88,807**
(v)	Movement of provision of NPAs	
	Opening Balance as at April 1, 2018	88,807
	Provisions made during the year	-
	Write offs of NPA provision	-
	Write backs of excess provisions	-
Closing Balance as at March 31, 2019		**88,807**

Movement of Provision for Depreciation on Investment **(Rs in '000)**

Opening Balance	**18,888**
Add: Provisions made during the year	-
Less: Write back of excess provisions	6,805
Closing Balance	**12,083**

Credit Risk: Portfolios under the standardised approach:

Qualitative Disclosures

The Bank uses external rating agencies that are approved by the RBI for capital adequacy, viz, CRISIL, ICRA, and CARE for domestic exposures and S&P, Moody's and Fitch for overseas exposures.

The Bank also has an independent internal ratings model. These internal ratings are used for ascertaining credit worthiness of a client, setting internal prudential limits, determining pricings etc. The internal and external ratings do not have a one to one mapping and for the purpose of calculation of the capital for the credit risk under the standardized approach, the external ratings are used.

Quantitative Disclosures

The exposure under each credit risk category is as follows: **(Rs in '000)**

Risk Bucket	*Amount*
Below 100% Risk Weight	12,273,633
100% risk weight	6,603,274
More than 100% risk weight	-
	18,876,907

Credit Risk Mitigation: Disclosures for standardised approaches

Qualitative Disclosures

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

Quantitative Disclosures

Detail of total credit exposure position as on 31 March 2019 **(Rs in '000)**

Purticulars	*Amount*
Covered by	
Financial collaterals	8,000
Guarantees	-

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

Not applicable as the Bank has not undertaken any securitization transaction during the current period.

Market risks in the trading book

Qualitative disclosuresas per table DF - 7

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

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

Management of market risks

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

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

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

In particular the bank measures the impact of different stress scenarios on its capital adequacy ratio, net interest margin, profit after tax, return on assets, liquidity asset ratio and additional liquidity requirements.

The capital requirements for market risk are as follows:

Particulars	**(Rs in '000)**
Interest Rate Risk	33,391
Equity position risk	40
Commodities position risk	-
Foreign Exchange risk	359,375
	392,806

Operational Risk:

Qualitative disclosures

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

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

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

The process of Operational Risk Management includes the following steps:

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

Interest rate risk in the banking book (IRRBB)

Qualitative disclosure

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

Quantitative Disclosures

As per stress tests prescribed by Reserve Bank of India, the impact of an incremental 200 basis points parallel fall or rise in all yield curves at the beginning of the year on net interest income for the next 12 months amounts to Rs 82,400 thousand.

General disclosure for exposures related to counter party credit risk

Qualitative disclosure

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

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

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

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

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

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

Quantitative disclosure

The derivative exposure outstanding as on March 31, 2019 is given below

(Rs in '000)

Type	*Notional Amount*	*Posi-tive MTM*	*Potential Future Exposure*	*Exposure as per current exposure Method*
Foreign Exchange Contract	1160,470	3,198	23,209	26,407
Cross Currency Swap (including USD/INR Swaps)	351,225	-	7,025	7,025
Total	1,511,695	3,198	30,234	33,432

The capital requirement for default credit as per current exposure method is Rs. Nil as at March 31, 2019

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DOHA BANK

DOHA BANK Q.P.S.C. - INDIA BRANCHES

(Incorporated in State of Qatar with Limited Liability)

DF - 11: *Composition of Capital as on March 31, 2019*

(Rs in '000)

Sr. No.	Particulars	Amount	Ref No.
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium) (Funds from Head Office)	30,42,002	
2	Retained earnings	(28,711)	
3	Accumulated other comprehensive income (and other reserves)	91,181	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
	Public sector capital injections grand fathered until January 1, 2018	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	3,104,472	
	Common Equity Tier 1 capital : regulatory adjustments		
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	(16,234)	
10	Deferred tax assets	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage servicing rights(amount above 10% threshold)	N.A.	
21	Deferred tax assets arising from temporary differences(amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	of which : significant investments in the common stock of financial entities		
24	of which : mortgage servicing rights		
25	of which : deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments (26a+26b+26c+26d)	-	
26a	of which :Investments in the equity capital of unconsolidated insurance subsidiaries	-	
26b	of which : Investments in the equity capital of unconsolidated non-financial subsidiaries	-	
26c	of which : Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-	
26d	of which : Unamortised pension funds expenditures	-	
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	**Total regulatory adjustments to Common equity Tier 1**	**(16,234)**	

Sr. No.	Particulars	Amount	Ref No.
29	**Common Equity Tier 1 capital (CET1)**	**3,088,238**	
	Additional Tier 1 capital : instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	-	
31	of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	
32	of which : classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which : instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	-	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
41	National specific regulatory adjustments (41a+41b)	-	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	-	
44a	**Additional Tier 1 capital reckoned for capital adequacy**	-	
45	**Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)**	**3,088,238**	
	Tier 2 capital : instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which : instruments issued by subsidiaries subject to phase out	-	
50	Provisions	68,654	
51	**Tier 2 capital before regulatory adjustments**	**68,654**	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	

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DOHA BANK

DOHA BANK Q.P.S.C. - INDIA BRANCHES

(Incorporated in State of Qatar with Limited Liability)

Sr. No.	Particulars	Amount	Ref No.
56a	of which : Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-	
56b	of which :Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
57	Total regulatory adjustments to Tier 2 capital	68,654	
58	Tier 2 capital (T2)	68,654	
58a	Tier 2 capital reckoned for capital adequacy	68,654	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	68,654	
59	Total capital (TC = T1 + Admissible T2) (45 + 58c)	3,088,238	
60	**Total risk weighted assets (60a + 60b + 60c)**	**10,360,559**	
60a	of which : total credit risk weighted assets	6,386,129	
60b	of which : total market risk weighted assets	3,415,700	
60c	of which : total operational risk weighted assets	558,730	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	29.81%	
62	Tier 1 (as a percentage of risk weighted assets)	29.81%	
63	Total capital (as a percentage of risk weighted assets)	30.47%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	-	
65	of which : capital conservation buffer requirement	-	
66	of which : bank specific countercyclical buffer requirement	-	
67	of which : G-SIB buffer requirement	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	-	
73	Significant investments in the common stock of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	N.A.	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N.A.	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	68,654	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2018 and March 31, 2022)			
-	Current cap on CET1 instruments subject to phase out arrangements	N.A.	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N.A.	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

Notes to templates:

	Particulars	(Rs in '000)
50	Eligible Provisions included in Tier 2 capital	68,654
	Eligible Revaluation Reserves and Investment Fluctuation rserve included in Tier 2 capital	25,633
	Eligible provision toward standard assets and country risk	43,021

DF – 12: Composition of Capital – Reconciliation of regulatory capital items as on March 31, 2019 is given below:

Step 1

(Rs in '000)

			Balance sheet as in published financial statements	*Under regulatory scope of consolidation*
			As at 31.03.2019	*As at 31.03.2019*
A		**Capital & Liabilities**		
	i	Paid-up Capital (funds from HO)	3,042,002	
		Reserves & Surplus	118,755	
		Total Capital	3,160,757	
	ii.	Deposits	9,633,399	
		of which : Deposits from banks	211,214	
		of which : Customer deposits	9,422,185	
		of which : Other deposits (pl. specify)	-	
	iii.	Borrowings	2,064,907	
		of which : From RBI	160,000	
		of which : From banks	1,426,801	
		of which : From other institutions & agencies	478,106	
		of which : Others (pl. specify)		
		of which : Capital instruments	-	
	iv.	Other liabilities & provisions	219,778	
			15,078,841	
		B Assets		
	i.	Cash and balances with Reserve Bank of India	441,100	
		Balance with banks and money at call and short notice	819,760	
	ii.	Investments :	3,143,721	
		of which : Government securities	3,143,721	
		of which : Other approved securities	-	
		of which : Shares	-	
		of which : Debentures & Bonds	-	
		of which : Subsidiaries / Joint Ventures / Associates	-	
		of which: Others (Commercial Papers, Mutual Funds etc.)	-	
	iii.	Loans and advances	9,608,788	
		of which : Loans and advances to banks	4,094,034	
		of which : Loans and advances to customers	5,514,754	
	iv.	Fixed assets	525,347	
	v.	Other assets	540,125	
		of which : Goodwill and intangible assets	-	
		of which : Deferred tax assets	-	
	vi.	Goodwill on consolidation	-	
	vii.	Debit balance in Profit & Loss account	-	
			15,078,841	

بنك الدوحة

DOHA BANK

DOHA BANK Q.P.S.C. - INDIA BRANCHES

(Incorporated in State of Qatar with Limited Liability)

Step 2 **(Rs in '000)**

			Balance sheet as in published financial statements	*Under regulatory scope of consolidation*
			As at 31.03.2019	*As at 31.03.2019*
A		**Capital & Liabilities al & Liabilities**		
	i	Paid-up Capital (funds from HO Paid-up HO)	3,042,002	
		Reserves & Surplus	118,755	
		Total Capital	3,160,757	
	ii.	Deposits	9,633,399	
		of which : Deposits from banks	211,214	
		of which : Customer deposits	9,422,185	
		of which : Other deposits (pl. specify)	-	
	iii.	Borrowings	2,064,907	
		of which : From RBI	160,000	
		of which : From banks	1,426,801	
		of which : From other institutions & agencies	478,106	
		of which : Others (pl. specify)		
		of which : Capital instruments	-	
	iv.	Other liabilities & provisions	219,778	
			15,078,841	
		Assets		
	i.	Cash and balances with Reserve Bank of India	441,100	
		Balance with banks and money at call and short notice	819,760	
	ii.	Investments :	3,143,721	
		of which : Government securities	3,143,721	
		of which : Other approved securities	-	
		of which : Shares	-	
		of which : Debentures & Bonds	-	
		of which : Subsidiaries / Joint Ventures / Associates	-	
		of which: Others (Commercial Papers, Mutual Funds etc.)	-	
	iii.	Loans and advances	9,608,788	
		of which : Loans and advances to banks	4,094,034	
		of which : Loans and advances to customers	5,514,754	
	iv.	Fixed assets	525,347	
	v.	Other assets	540,125	
		of which : Goodwill and intangible assets	-	
		of which : Deferred tax assets	-	
	vi.	Goodwill on consolidation	-	-
	vii.	Debit balance in Profit & Loss account	-	-
			15,078,841	

Step 3 **(Rs in '000)**

Common EquityTier 1 capital: instruments and reserves			
		Component of regulatory capital reported by bank	**Source based on reference numbers/ letters of the balance sheet under the Regulatory scope of consolidation from step 2**
1	Directly issued qualifying common share (and equivalent for non- jointstock companies) capital plus related stock surplus	3,042,002	-
2	Retained earnings	(28,711)	-
3	Accumulated other comprehensive income (and other reserves)	91,181	-
4	Directly issued capital subject to phase out from CET1(only applicable to non-joint stock companies)	-	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-
6	**Common EquityTier 1 capital before regulatory adjustments**	**3,104,472**	-
7	Prudential valuation adjustments	-	-
8	Goodwill (net of related tax liability)	-	-
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(16,234)	-
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
11	Regulatory adjustments applied to Common Equity Tier 1 and Tier 2 to cover deductions	-	-
	Common Equity Tier 1 capital (CET1)	**3,088,238**	-

DF – 13: Main feature of regulatory capital instrument as on March 31st 2019.

Disclosure template for main features of regulatory capital instruments		
1	Issuer	**Not Applicable**
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	
3	Governing law(s) of the instrument	
	Regulatory treatment	
4	Transitional Basel III rules	
5	Post-transitional Basel III rules	
6	Eligible at solo/group/ group & solo	
7	Instrument type	
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	
9	Par value of instrument	
10	Accounting classification	
11	Original date of issuance	
12	Perpetual or dated	
13	Original maturity date	
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	Coupons / dividends	
17	Fixed or floating dividend/coupon	
18	Coupon rate and any related index	
19	Existence of a dividend stopper	
20	Fully discretionary, partially discretionary or mandatory	
21	Existence of step up or other incentive to redeem	
22	Noncumulative or cumulative	
23	Convertible or non-convertible	
24	If convertible, conversion trigger(s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Write-down feature	
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	
37	If yes, specify non-compliant features	

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DOHA BANK

DOHA BANK Q.P.S.C. - INDIA BRANCHES

(Incorporated in State of Qatar with Limited Liability)

Composition of capital disclosure template (Capital Structure)

Common equity tier 1 capital

Primarily comprises of interest free capital fund received from head office, statutory reserve, capital reserve, general reserve and remittable surplus retained for meeting capital adequacy requirement.

Additional Tier I Capital

The bank does not have any additional tier I capital

Tier II capital

Tier II capital mainly comprises of the subordinated debt raised from head office, revaluation reserve, investment fluctuation reserve, provision country risk, provision towards standard assets (including derivatives and unhedged foreign currency exposure)

Quatitative disclosure as per table DF 11, DF 12, DF 13 and DF 14

The composition of capital as on March 31, 2019 as per table DF 11, composition of capital – reconciliation requirement as on March 31, 2019 (Step 1 to 3) as per table DF 12 and Main futures of regulatory capital instrument as per table DF 13 are provided above in this disclosure.

The bank has received only interest free capital funds from Head office. The terms and condition of the same already disclosed under DF 13.

The bank has not issued any regulatory capital instrument in India. Accordingly, no specific disclosure is required under DF 14.

DF – 15: Disclosure for remuneration

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

DF – 16: Equities – Banking book position

Qualitative and Quantitative Disclosure

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

Leverage Ratio Disclosures

As on March 31, 2019 the leverage ratio is 19.46%. The summary comparison of accounting assets vs leverage ratio exposure measure and Leverage ratio common disclosure as per table DF 18 are provided below to this disclosure.

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

(Rs in ’000)

	Particular	Amount
1	Total consolidated assets as per published financial statements	15,078,841
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	33,432
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	688,614
7	Other adjustments	72,573
8	**Leverage ratio exposure**	**15,873,460**

DF – 18: Leverage ratio common disclosure template **(Rs in ’000)**

	Particular	Leverage ratio framework
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	15,167,648
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(16,234)
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	**15,151,414**
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	3,198
5	Add-on amounts for PFE associated with all derivatives transactions	30,234
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	**Total derivative exposures (sum of lines 4 to 10)**	**33,432**
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	3,692,061
18	(Adjustments for conversion to credit equivalent amounts)	(3,003,447)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**688,614**
	Capital and total exposures	
20	**Tier 1 capital**	**3,088,238**
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	**15,873,460**
	Leverage ratio	
22	**Basel III leverage ratio**	**19.46%**

For Doha Bank Q.P.S.C. – India Branches

Sd/-
Manish Mathur
Country Manager- India