

Disclosures under Pillar 3 in terms of Guidelines on composition of Capital Disclosure Requirements of Reserve Bank of India – as on 31st December 2013

Table DF-2 : Capital Adequacy

Qualitative disclosures:

The Bank's Minimum Capital Requirement and Actual level of Capital & Capital Adequacy as on 31.12.2013 are as under:

(₹ in crore)

(i)	Capital requirement for Credit risk	5568.07
	Capital requirement for Credit Risk	5568.07
	Securitisation exposures	0.00
(ii)	Capital requirement for Market risk in respect of:	346.00
	Capital requirement for Interest Rate Risk	267.46
	Capital requirement for Foreign Exchange risk (including gold)	4.50
	Capital requirement for Equity Risk	36.13
	Capital requirement for FFC & Positive MtM on Interbank / Merchant Contracts	37.91
(iii)	Capital requirement for Operational Risk:	396.89
	Capital requirement for Operational Risk under Basic indicator approach	396.89
(iv)	Capital Requirement for Other Exposures	151.51
	Capital requirements for exposures to banks	9.32
	Capital requirement for Fixed Assets	100.40
	Capital requirement for Other Assets	41.79
(v)	Total Capital	
	Minimum Capital Requirement for Credit, Market, Operational Risk and Other Risks	6462.47
	Actual Position of Total Eligible capital	7621.97
	Eligible Tier I Capital	5254.05
	Eligible Tier II Capital	2367.92
(vi)	CRAR	10.61
	CRAR	10.61
	Tier I CRAR	7.31
	Tier II CRAR	3.30

Table DF- 3 : Credit Risk : General disclosures**e. The Quantitative Disclosures in respect of Credit Risk are as under:**

		(₹ In crore)
Sr. No		Fund Based
(i)	Total credit (Net of provision)	68926.45
(ii)	Geographic Distribution of Advances	
	➤ Overseas	0.00
	➤ Domestic	68926.45
(iii)	Industry type distribution of domestic exposures	Fund Based Outstanding
	Mining & Quarrying (incl. Coal)	87.96
	Iron & Steel	3015.63
	Other Metal & Metal Products	649.67
	All Engineering	2749.03
	Cotton Textile	1484.75
	Jute Textile	4.03
	Other Textiles	1683.58
	Food Processing of which:	928.94
	➤ Sugar	65.39
	➤ Tea	2.14
	➤ Vegetable oils (incl Vanaspati)	447.53
	Paper & Paper Products	415.58
	Rubber , Plastic & Products	136.41
	Chemical, Dyes, Paints & Pharmaceutical of which:	1374.47
	➤ Fertilizers	240.15
	➤ Petro- Chemical	625.98
	➤ Drug & Pharmaceuticals	210.59
	Cement & Cement Products	743.24
	Leather & Leather Products	461.58
	Gems & Jewellery	687.24
	Construction	527.07
	Petroleum , Coal Products and Nuclear Fuels	268.97
	Vehicles, Vehicles Parts & transport Equipments	240.38
	Computer Software	233.75
	Infrastructure of which:	15732.95
	➤ Power	12236.30
	➤ Telecommunications	1163.32
	➤ Road & Ports	1865.26

	➤ Airports	60.48
	➤ Railways (other than Indian Railways)	198.74
	➤ Other Infrastructure	208.85
	NBFCs	4200.58
	Trading	2598.79
	Beverage & Tobacco	2.70
	Wood & Wood Products	67.23
	Other Industries	2329.04

f. Residual Contractual Maturity Breakdown of Assets

(₹ In crore)

Maturity Pattern	Advances	Investments	Foreign Currency Assets
1 day (next day)	163.46	580.45	240.03
2 to 7 days	668.07	581.75	428.51
8 to 14 days	874.73	363.76	127.14
15 to 28 days	771.33	223.91	148.20
29 days and up to 3 months	4233.47	3558.79	642.35
Over 3 months & up to 6 months	3510.75	2538.66	671.66
Over 6 months & up to 1 year	3138.01	2734.32	0.00
Over 1 year & up to 3 years	27915.21	17903.47	0.00
Over 3 years & up to 5 years	5978.73	3913.57	0.00
Over 5 years	21672.69	2276.57	0.00
Total	68926.45	34675.25	2257.89

g. Disclosure in respect of Non-performing Advances and Investments:

a. Gross NPA

Category	(₹ In Crore)
Sub Standard	939.42
Doubtful – 1	505.45
Doubtful – 2	375.80
Doubtful – 3	113.68
Loss	131.36
Total NPA	2065.71

b. The amount of net NPA is ₹ 1378.92 Crore

c. The NPA ratios are as under:

- Gross NPAs to Gross Advances - 2.96 %
- Net NPAs to Net Advances - 2.00%

d. The movement of gross NPAs is as under

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	1452.45
(ii)	Addition during the nine months ended 31.12.2013	1393.56
(iii)	Reduction during the nine months ended 31.12.2013	780.30
(iv)	Closing Balance as at the end of the nine months ended 31.12.2013 (i + ii – iii)	2065.71

f. The movement of provision for NPA is as under:

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	518.51
(ii)	Provision made during the nine months ended 31.12.2013	397.69
(iii)	Write-off made during the nine months ended 31.12.2013	250.35
(iv)	Write-back of excess provisions made during the nine months ended 31.12.2013	--
(v)	Closing Balance as at the end of the nine months ended	665.85

	31.12.2013 (i + ii – iii - iv)	
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- g. The amount of non-performing investments is ₹ 92.22 Crore.
- h. The amount of provisions held for non-performing investments is ₹ 92.22 Crore
- i. The movement of provisions for depreciation on investments is as under:

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	204.33
(ii)	Provision made during the nine months ended 31.12.2013	208.40
(iii)	Write-off made during the nine months ended 31.12.2013	31.36
(iv)	Depreciation adjusted by reducing book value of Investment under AFS/ HFT category shifted to HTM	35.61
(v)	Closing Balance as at the end of the nine months ended 31.12.2013 (i + ii – iii - iv)	345.76

RBI vide circular :RBI/2013-14/198 DBOD.BP.BC.No. 41/21.04.141/2013-14 dated 23.08.2013 gave Banks option to distribute the net depreciation on entire AFS & HFT portfolio in equal installments during the FY 2013-14. Accordingly against total depreciation of ₹ 380.31 crs towards MTM losses on Investments under HFT & AFS category, the provision of ₹ 253.54 crs (2/3rd) is held on 31.12.2013.

Table DF- 4: Credit risk: Disclosures for Portfolios subject to the Standardised Approach

The risk weighted assets after risk mitigation subject to Standardized Approach (rated and unrated) in the following four major risk buckets are as under:

(i) Fund based & Non- Fund based exposures

	(₹ in Crore)	
	Fund based Exposure	Non Fund based Exposure
Against CRM	2380.67	877.74
At below 100%	36996.52	2400.34
At 100%	21235.58	4053.01
At more than 100%	9282.03	1922.23

(ii) Portfolio wise (Basel Asset Class-wise) fund based and non fund based exposures

(₹ in Crore)

Nature of Assets	Fund Based Exposure	Non Fund based Exposure
Domestic Sovereign	-	0.33
Public Sector Entity	13874.61	474.07
Claims on Bank	450.97	18.99
Primary Dealers	13.28	1.24
Corporates	35605.58	8164.55
Regulatory Retail Portfolio	13549.36	519.04
Residential Property	3034.85	-
Commercial Real Estate	933.99	65.39
Specified Category	2214.52	9.69
Other Assets	217.64	0.01

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