

Disclosures under Pillar 3 in terms of Guidelines on composition of Capital Disclosure Requirements of Reserve Bank of India – as on 31st December 2014

Table DF-2 : Capital Adequacy

Qualitative disclosures:

The Bank's Minimum Capital Requirement and Actual level of Capital & Capital Adequacy as on 31.12.2014 are as under:

(₹ in crore)

(i)	Capital requirement for Credit risk	6252.46
	Capital requirement for Credit Risk	6252.46
	Securitisation exposures	0.00
(ii)	Capital requirement for Market risk in respect of:	305.01
	Capital requirement for Interest Rate Risk	247.91
	Capital requirement for Foreign Exchange risk (including gold)	4.50
	Capital requirement for Equity Risk	40.70
	Capital requirement for FFC (CE method incl. MTM)	11.90
(iii)	Capital requirement for Operational Risk:	452.38
	Capital requirement for Operational Risk under Basic indicator approach	452.38
(iv)	Capital Requirement for Other Exposures	188.20
	Capital requirements for exposures to banks	12.59
	Capital requirement for Fixed Assets	106.03
	Capital requirement for Other Assets	69.58
(v)	Total Capital	
	Minimum Capital Requirement for Credit, Market, Operational Risk and Other Risks	7198.05
	Actual Position of Total Eligible capital	8605.93
	Eligible Tier I Capital	5677.14
	Eligible Tier II Capital	2928.79
(vi)	CRAR	10.76
	CRAR	10.76
	Tier I CRAR	7.10
	Tier II CRAR	3.66

Table DF- 3 : Credit Risk : General disclosures

e. The Quantitative Disclosures in respect of Credit Risk as at 31st December 2014 are as under:

Sr. No		(₹ In crore)
		Fund Based
(i)	Total credit (Net of provision)	73755.86
(ii)	Geographic Distribution of Advances	
	➤ Overseas	0.00
	➤ Domestic	73755.86
(iii)	Industry type distribution of domestic exposures	Fund Based Outstanding
	Mining & Quarrying (incl. Coal)	72.88
	Iron & Steel	3330.16
	Other Metal & Metal Products	649.46
	All Engineering	2825.51
	Cotton Textile	2008.03
	Jute Textile	5.67
	Other Textiles	2066.78
	Food Processing of which:	1430.48
	➤ Sugar	45.28
	➤ Tea	8.29
	➤ Vegetable oils (incl. Vanaspati)	597.11
	Paper & Paper Products	447.74
	Rubber , Plastic & Products	40.98
	Chemical, Dyes, Paints & Pharmaceutical of which:	1196.10
	➤ Fertilizers	256.71
	➤ Petro- Chemical	450.79
	➤ Drug & Pharmaceuticals	274.38
	Cement & Cement Products	697.47
	Leather & Leather Products	479.08
	Gems & Jewellery	728.29
	Construction (Other than Infrastructure)	1205.79
	Petroleum , Coal Products and Nuclear Fuels	218.41
	Vehicles, Vehicles Parts & transport Equipments	220.90
	Computer Software	206.13
	Infrastructure of which:	14273.25
	➤ Power	10010.85
	➤ Telecommunications	690.86

	➤ Road & Ports	2750.00
	➤ Airports	57.96
	➤ Railways (other than Indian Railways)	250.37
	➤ Other Infrastructure	390.46
	NBFCs	7113.45
	Trading	3719.89
	Beverage & Tobacco	12.70
	Wood & Wood Products	117.80
	Other Industries	2465.86

f. Residual Contractual Maturity Breakdown of Assets as at 31st December, 2014.
(₹ In crore)

Maturity Pattern	Net Advances	Net Investments	Foreign Currency Assets
1 day (next day)	381.56	1.00	241.89
2 to 7 days	813.93	733.71	34.78
8 to 14 days	798.85	168.10	32.26
15 to 28 days	297.73	288.68	108.96
29 days and up to 3 months	2112.45	1885.77	438.15
Over 3 months & up to 6 months	1610.16	97.42	298.94
Over 6 months & up to 1 year	2786.65	1723.37	2.59
Over 1 year & up to 3 years	41450.52	5858.46	0
Over 3 years & up to 5 years	7425.99	7636.49	0
Over 5 years	16078.02	17821.27	0
Total	73755.86	36214.27	1157.57

g. Disclosure in respect of Non-performing Advances and Investments:**a. Gross NPA**

Category	(₹ In Crore)
Sub Standard	1778.01
Doubtful – 1	1122.74
Doubtful – 2	1064.99
Doubtful – 3	138.15
Loss	126.03
Total NPA	4229.92

b. The amount of net NPA is ₹ 2928.54 Crores

c. The NPA ratios are as under:

- Gross NPAs to Gross Advances - 5.61 %
- Net NPAs to Net Advances - 3.97 %

d. The movement of gross NPAs is as under

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	2616.03
(ii)	Addition during the nine months ended 31.12.2014	2646.38
(iii)	Reduction during the nine months ended 31.12.2014	1032.49
(iv)	Closing Balance as at the end of the quarter ended 31.12.2014 (i + ii – iii)	4229.92

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

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	772.78
(ii)	Provision made during the nine months ended 31.12.2014	748.81
(iii)	Write-off made during the nine months ended 31.12.2014	222.73
(iv)	Write-back of excess provisions made during the nine months ended 31.12.2014	--
(v)	Closing Balance as at the end of the nine months ended 31.12.2014 (i + ii – iii - iv)	1298.86

g. The amount of non-performing investments is ₹ 136.25 Crores.

h. The amount of provisions held for non-performing investments is ₹ 136.25 Crores.

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	475.72
(ii)	Provision made during the nine months ended 31.12.2014	0.00
(iii)	Write-off made during the nine months ended 31.12.2014	0.00
(iv)	Depreciation adjusted by reducing book value of Investment under AFS/ HFT category shifted to HTM	266.83
(v)	Less: Write back of excess provisions	71.50
(v)	Closing Balance as at the end of the quarter ended 31.12.2014 (i + ii – iii – iv- v)	137.39

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 as at 31.12.2014 are as under:

(i) Fund based & Non- Fund based exposures

(₹ in Crore)

	Fund based Exposure	Non Fund based Exposure (without undrawn)
At below 100%	39456.25	1897.62
At 100%	20210.52	3851.05
At more than 100%	12680.45	2753.53
Deducted Against CRM	3009.05	813.98

(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 (without undrawn)
Domestic Sovereign	0.001	0.03
Public Sector Entity	14055.2	370.26
Claims on Bank	194.03	33.65
Primary Dealers	38.07	1.48
Corporates	37933.64	8311.23
Regulatory Retail Portfolio	16505.38	519.09
Residential Property	3620.96	-
Commercial Real Estate	893.51	65.73
Specified Category	1865.53	14.7
Other Assets	249.94	0.02

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