

Disclosures under Pillar 3 in terms of Guidelines on composition of Capital Disclosure Requirements of Reserve Bank of India – as on 30th June 2015

Table DF-2 : Capital Adequacy

Quantitative disclosures:

The Bank's Minimum Capital Requirement and Actual level of Capital & Capital Adequacy as on 30.06.2015 are as under:

(₹ in crore)

(i)	Capital requirement for Credit risk	6499.92
	Capital requirement for Credit Risk	6499.92
	Securitisation exposures	0.00
(ii)	Capital requirement for Market risk in respect of:	363.02
	Capital requirement for Interest Rate Risk	308.49
	Capital requirement for Foreign Exchange risk (including gold)	2.70
	Capital requirement for Equity Risk	39.05
	Capital requirement for FFC (Contingent liability)	12.78
(iii)	Capital requirement for Operational Risk:	477.96
	Capital requirement for Operational Risk under Basic indicator approach	477.96
(iv)	Capital Requirement for Other Exposures	157.89
	Capital requirements for exposures to banks	4.31
	Capital requirement for Fixed Assets	106.45
	Capital requirement for Other Assets	47.13
(v)	Total Capital	
	Minimum Capital Requirement for Credit, Market, Operational Risk and Other Risks	7498.79
	Actual Position of Total Eligible capital	9135.15
	Eligible Tier I Capital	6429.01
	Eligible Tier II Capital	2706.14
(vi)	CRAR	
	CRAR	10.81
	Tier I CRAR	7.61
	Tier II CRAR	3.20

Table DF- 3 : Credit Risk : General disclosures**e. The Quantitative Disclosures in respect of Credit Risk as at 30th June 2015 are as under:**

Sr. No		(₹ In crore)
		Fund Based
(i)	Total credit (Net of provision)	76148.41
(ii)	Geographic Distribution of Advances	76148.41
	➤ Overseas	
	➤ Domestic	
(iii)	Industry type distribution of domestic exposures	Fund based outstanding as at Last reporting friday of June 2015
	Mining & Quarrying (incl. Coal)	94.70
	Iron & Steel	3505.89
	Other Metal & Metal Products	516.47
	All Engineering	2791.59
	Cotton Textile	1972.69
	Jute Textile	5.96
	Other Textiles	2246.65
	Food Processing	1433.33
	Of which Sugar	56.95
	Tea	8.81
	Edible oils (incl. Vanaspati)	602.35
	Paper & Paper Products	449.82
	Rubber , Plastic & their products	39.25
	Chemical, Dyes, Paints & Pharmaceutical of which:	1296.87
	➤ Fertilizers	275.92
	➤ Petro- Chemical	428.05
	➤ Drug & Pharmaceuticals	268.34
	Cement and Cement products	715.98
	Leather & Leather Products	480.12
	Gems & Jewellery	793.21
	Construction	1863.10
	Petroleum , Coal Products and Nuclear Fuels	576.11
	Vehicles, Vehicles Parts & transport Equipments	220.45
	Computer Software	211.56
	Infrastructure of which:	14880.40

➤	Power	10190.23
➤	Telecommunications	982.65
➤	Road	2946.05
➤	Ports	103.62
➤	Airports	54.57
➤	Railways (other than Indian Railways)	251.23
➤	Other Infrastructure	352.05
	NBFCs	5335.79
	Trading	3913.55
	Beverage & Tobacco	13.66
	Wood & Wood Products	129.75
	Other Industries	2610.23

e. Residual Contractual Maturity Breakdown of Assets as at 30th June, 2015
(₹ In crore)

Maturity Pattern	Net Advances	Net Investments	Foreign Currency Assets
1 day (next day)	109.83	5.98	338.55
2 to 7 days	798.46	242.87	57.13
8 to 14 days	860.90	0.00	62.19
15 to 28 days	1123.08	124.27	67.37
29 days and up to 3 months	4561.29	1649.34	587.40
Over 3 months & up to 6 months	2067.56	644.43	561.29
Over 6 months & up to 1 year	5634.71	868.61	0.00
Over 1 year & up to 3 years	32988.52	6422.06	0.00
Over 3 years & up to 5 years	6700.12	9552.32	0.00
Over 5 years	21303.94	16854.76	0.00
Total	76148.41	36364.64	1673.93

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

Category	(₹ In Crore)
Sub Standard	1811.37
Doubtful – 1	1060.56
Doubtful – 2	1508.32
Doubtful – 3	230.65
Loss	229.80
Total NPA	4840.70

g. The amount of net NPA is ₹ 3231.48 Crore

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances - 6.20 %
- Net NPAs to Net Advances - 4.24 %

i. The movement of gross NPAs is as under

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	4393.04
(ii)	Addition during the three months ended 30.06.2015	808.60
(iii)	Reduction during the three months ended 30.06.2015	360.94
(iv)	Closing Balance as at the end of the quarter ended 30.06.2015 (i + ii – iii)	4840.70

j. The movement of provision

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	1372.22
(ii)	Provision made during the three months ended 30.06.2015	340.83
(iii)	Write-off made during the three months ended 30.06.2015	99.29
(iv)	Write-back of excess provisions made during the three months ended 30.06.2015	--
(v)	Any other adjustments, including transfers between provisions	(14.32)
(vi)	Closing Balance as at the end of the three months ended 30.06.2015 (i + ii – iii – iv + v)	1599.44

k. The amount of non-performing investments is ₹ 125.07 Crore.

l. The amount of provisions held for non-performing investments is ₹ 125.07 Crore

m. 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	124.45
(ii)	Provision made during the quarter ended 30.06.2015	12.93
(iii)	Write-off made during the quarter ended 30.06.2015	0.00
(iv)	Depreciation adjusted by reducing book value of Investment under AFS/ HFT category shifted to HTM	-3.22
(v)	Less: Write back of excess provisions	0.00
(v)	Closing Balance as at the end of the quarter ended 30.06.2015 (i + ii – iii – iv- v)	134.16

n. By major industry or counterparty type:

List of Industry-wise (Major Industries) NPA and provision as on 30th June 2015

(Rs. In Crores)

Sr. No.	Industry Name	Total NPA	Total Provision
1	Mining and Quarrying	4.65	1.02
2	Food Processing	269.08	46.64
3	Beverages (excluding Tea & Coffee) and Tobacco	0.34	0.20
4	Textiles	400.26	75.43
5	Leather and Leather products	2.10	0.78
6	Wood and Wood Products	10.35	2.11
7	Paper and Paper Products	61.28	35.48
8	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	0.05	0.05
9	Chemicals and Chemical Products (Dyes, Paints, etc.)	96.55	22.00
10	Rubber, Plastic and their Products	10.37	3.25
11	Glass & Glassware	73.67	34.54

12	Cement and Cement Products	140.97	42.65
13	Basic Metal and Metal Products	656.78	211.68
14	All Engineering	139.89	38.27
15	Vehicles, Vehicle Parts and Transport Equipment	5.21	1.10
16	Gems and Jewellery	33.22	13.78
17	Construction	0.15	0.03
18	Infrastructure	565.57	230.47
	Of which		
	Transport	39.14	10.93
	Energy	132.83	59.15
	Telecommunication	298.26	133.77
	Others	95.34	26.63
19	Other Industries	660.36	274.22
	Education Loan	37.83	25.68
	Residuary other advances (to tally with gross advances)	1672.02	540.06
	Total	4840.70	1599.44

o. Amount of NPAs broken down by significant geographical areas including the amounts of general provisions related to each geographical area.

Position as on 30 th June 2015							(Rs. in Crores)	
	Substandard Advances		Doubtful Advances		Loss Advances		Total NPA	Total Provision
	NPA Amount	Provision	NPA Amount	Provision	NPA Amount	Provision		
Western India	1018.87	197.15	2271.47	1133.76	75.07	74.49	3,365.42	1,405.40
Southern India	235.46	35.65	243.46	116.25	128.26	128.16	607.18	280.06
Eastern India	47.97	7.11	194.64	87.63	134.26	134.26	376.87	228.99
Northern India	440.81	66.14	582.78	312.80	25.78	24.23	1,049.37	403.18
Central India	76.95	11.51	125.73	88.20	24.76	24.71	227.44	124.41
Total as per Form C	1,820.06	317.56	3,418.07	1,738.63	388.14	385.84	5,626.27	2,442.04
Prudential Write-off at Head Office	8.69	8.69	618.54	618.54	158.34	215.37	785.57	842.60
Total (Final)	1,811.37	308.87	2,799.53	1,120.09	229.80	170.47	4,840.70	1,599.44

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 30.06.2015 are as under:

(i) Fund based & Non- Fund based exposures

(₹ in Crore)

	Fund based Exposure	Non Fund based Exposure (without undrawn)
At below 100%	40758.48	2554.96
At 100%	21504.93	3136.63
At more than 100%	12830.44	2623.39
Deducted Against CRM	2940.24	918.64
Total	78034.09	9233.62

(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	0.04
Public Sector Entity	15781.35	411.9
Claims on Bank	264.46	31.89
Primary Dealers	6.36	0.8
Corporates	34051.9	8134.31
Regulatory Retail Portfolio	17468.04	563.85
Residential Property	3855.21	-
Commercial Real Estate	795.86	65.73
Specified Category	5499.92	25.08
Other Assets	310.99	0.015
Total	78034.09	9233.62

As on 30.06.2015

Table DF-18: Leverage ratio common disclosure template		
Leverage ratio framework		
Item		(Rs. in million)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1235074.40
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-8214.20
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1226860.20
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	1170.00
5	Add-on amounts for PFE associated with all derivatives transactions	4640.00
6	Gross-up for derivatives collateral provided where deducted from the balance sheet as sets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11	Total derivative exposures (sum of lines 4 to 10)	5810.00

Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14	CCR exposure for SFT assets	0.00
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15)	0.00
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	199360.00
18	(Adjustments for conversion to credit equivalent amounts)	-132220.00
19	Off-balance sheet items (sum of lines 17 and 18)	67140.00
Capital and total exposures		
20	Tier 1 capital	64290.10
21	Total exposures (sum of lines 3, 11, 16 and 19)	1299810.20
Basel III Leverage ratio		4.95%

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