

Disclosures under Pillar 3 in terms of Guidelines on composition of Capital Disclosure Requirements of Reserve Bank of India – as on 30th June 2016

Table DF-2 : Capital Adequacy

Quantitative disclosures:

The Bank's Minimum Capital Requirement and actual level of Capital & Capital Adequacy as on 30.06.2016 are as under:

(₹ in crore)

(i)	Capital requirement for Credit risk	6121.21
	Capital requirement for Credit Risk	6105.13
	Securitisation exposures	0.00
	Capital requirement for FFC, CVA & QCCP	16.08
(ii)	Capital requirement for Market risk in respect of:	410.67
	Capital requirement for Interest Rate Risk	353.72
	Capital requirement for Foreign Exchange risk (including gold)	3.04
	Capital requirement for Equity Risk	53.91
(iii)	Capital requirement for Operational Risk:	544.55
	Capital requirement for Operational Risk under Basic indicator approach	544.55
(iv)	Capital Requirement for Other Exposures	555.26
	Capital requirements for exposures to banks	21.93
	Capital requirement for Fixed Assets	121.21
	Capital requirement for Other Assets	412.12
(v)	Total Capital	
	Minimum Capital Requirement for Credit, Market ,Operational Risk and Other Risks	7631.69
	Actual Position of Total Eligible capital	9148.68
	Eligible Tier I Capital	7099.68
	Eligible Tier II Capital	2049.00
(vi)	CRAR	
	CRAR	10.79
	Tier I CRAR	8.37
	Tier II CRAR	2.42

Table DF- 3 : Credit Risk : General disclosures

e. The Quantitative Disclosures in respect of Credit Risk as at 30th June 2016 are as under:

Sr. No		(₹ In crore)
		Fund Based
(i)	Total credit (Net of provision)	77254.99
(ii)	Geographic Distribution of Advances	77254.99
	➤ Overseas	
	➤ Domestic	
(iii)	Industry type distribution of domestic exposures (Gross)	Fund based outstanding as at Last day of June 2016
	Mining & Quarrying (incl. Coal)	836.55
	Iron & Steel	4186.30
	Other Metal & Metal Products	545.57
	All Engineering	2854.05
	Cotton Textile	1326.10
	Jute Textile	6.38
	Other Textiles	2233.81
	Food Processing	1685.53
	Of which Sugar	180.16
	Tea	8.02
	Edible oils (incl. Vanaspati)	701.19
	Paper & Paper Products	422.81
	Rubber , Plastic & their products	624.53
	Chemical, Dyes, Paints & Pharmaceutical of which:	1230.51
	➤ Fertilizers	146.28
	➤ Petro- Chemical	320.14
	➤ Drug & Pharmaceuticals	376.20
	Cement and Cement products	635.23
	Leather & Leather Products	513.45
	Gems & Jewellery	805.15
	Construction	2765.56
	Petroleum , Coal Products and Nuclear Fuels	2.14
	Vehicles, Vehicles Parts & transport Equipments	228.33
	Computer Software	231.75
	Infrastructure of which:	10596.71
	➤ Power	8291.78
	➤ Telecommunications	1618.97

	➤ Ports	106.87
	➤ Airports	24.99
	➤ Railways (other than Indian Railways)	305.16
	➤ Other Infrastructure	248.94
	NBFCs	6327.10
	Trading	4069.06
	Beverage & Tobacco	19.91
	Wood & Wood Products	134.37
	Other Industries	2016.04

e. Residual Contractual Maturity Breakdown of Assets as at 30th June, 2016

(₹ In crore)

Maturity Pattern	Net Advances	Net Investments	Foreign Currency Assets
1 day (next day)	118.51	5.36	802.86
2 to 7 days	828.19	148.55	16.67
8 to 14 days	848.65	199.60	28.13
15 to 30 days	1256.27	88.80	92.51
31 days and up to 2 months	1514.83	134.69	139.81
More than 2 months and up to 3 months	1576.44	134.69	137.02
Over 3 months & up to 6 months	1415.37	382.49	237.27
Over 6 months & up to 1 year	3694.52	2109.39	3.79
Over 1 year & up to 3 years	29545.80	4860.88	0.00
Over 3 years & up to 5 years	9738.04	5907.43	0.00
Over 5 years	26718.37	20561.63	0.00
Total	77254.99	34533.51	1458.06

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

Category	(₹ In Crore)
Sub Standard	3117.62
Doubtful – 1	2464.28
Doubtful – 2	2830.34
Doubtful – 3	833.14
Loss	390.94
Total NPA	9636.32

g. The amount of net NPA is ₹ 5911.14 Crore

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances - 11.88%
- Net NPAs to Net Advances - 7.65 %

i. The movement of gross NPAs is as under:

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the period	8560.49
(ii)	Addition during the three months ended 30.06.2016	1770.38
(iii)	Reduction during the three months ended 30.06.2016	694.55
(iv)	Closing Balance as at the end of the quarter ended 30.06.2016 (i + ii – iii)	9636.32

j. The movement of provision

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the period	3322.32
(ii)	Provision made during the three months ended 30.06.2016	598.49
(iii)	Write-off made during the three months ended 30.06.2016	200.53
(iv)	Write-back of excess provisions made during the three months ended 30.06.2016	--
(v)	Any other adjustments, including transfers between provisions	--
(vi)	Closing Balance as at the end of the three months ended 30.06.2016 (i + ii – iii – iv + v)	3720.28

k. The amount of non-performing investments is ₹ 117.32 Crore.

l. The amount of provisions held for non-performing investments is ₹ 117.32 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 period	118.33
(ii)	Provision made during the quarter ended 30.06.2016	70.15
(iii)	Write-off made during the quarter ended 30.06.2016	0.00
(iv)	Depreciation adjusted by reducing book value of Investment under AFS/ HFT category shifted to HTM	10.01
(v)	Less: Write back of excess provisions	0.00
(v)	Closing Balance as at the end of the quarter ended 30.06.2016 (i + ii – iii – iv- v)	178.47

n. By major industry or counterparty type:

List of Industry-wise (Major Industries) NPA and provision as on 30th June 2016

(Rs. In Crores)

Sr. No.	Industry Name	Total NPA	Total Provision
1	Mining and Quarrying	5.24	0.77
2	Food Processing	387.66	117.85
3	Beverages (excluding Tea & Coffee) and Tobacco	11.94	2.87
4	Textiles	1197.32	495.38
5	Leather and Leather products	9.51	2.16
6	Wood and Wood Products	28.96	6.81
7	Paper and Paper Products	139.79	38.83
8	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	0.04	0.04
9	Chemicals and Chemical Products (Dyes, Paints, etc.)	82.48	39.67
10	Rubber, Plastic and their Products	38.96	13.10
11	Glass & Glassware	56.24	29.51

12	Cement and Cement Products	173.28	65.27
13	Basic Metal and Metal Products	2178.86	832.61
14	All Engineering	509.81	217.66
15	Vehicles, Vehicle Parts and Transport Equipment	8.81	2.30
16	Gems and Jewellery	239.37	67.79
17	Infrastructure	541.91	377.26
	Of which		
	Energy	251.91	125.34
	Telecommunication	260.71	242.50
	Water and sanitation	25.45	7.55
	Social and commercial infra.	3.84	1.86
18	Other Industries	84.57	20.18
	Residuary other advances (to tally with gross advances)	3941.57	1390.22
	Total	9636.32	3720.28

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

Position as on 30th June 2016							(Rs. in Crores)	
	Substandard Advances		Doubtful Advances		Loss Advances		Total NPA	Total Provision
	NPA Amount	Provision	NPA Amount	Provision	NPA Amount	Provision		
Western India	1933.62	327.91	4992.15	2892.41	192.40	191.81	7118.17	3412.13
Southern India	133.91	20.34	426.85	179.32	143.30	142.11	704.06	341.77
Eastern India	62.66	9.40	295.28	215.12	182.43	182.41	540.37	406.94
Northern India	862.59	136.34	1470.78	674.32	82.46	81.99	2415.82	892.64
Central India	125.37	18.86	179.68	116.68	25.64	25.29	330.69	160.83
Total as per Form C	3118.15	512.85	7364.74	4077.85	626.23	623.61	11109.10	5214.31
Prudential Write-off incl. write back of provision at Head Office	0.53	21.78	1236.96	1236.96	235.29	235.29	1472.78	1494.03
Total (Final)	3117.62	491.07	6127.77	2840.88	390.94	388.32	9636.32	3720.28

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

The exposure amounts after risk mitigation subject to Standardized Approach (rated and unrated) in the following four major risk buckets as at 30.06.2016 are as under:

(i) Fund based & Non- Fund based exposures (Gross)

(₹ in Crore)

	Fund based Exposure	Non Fund based Exposure (without undrawn)
At below 100%	43312.45	3027.76
At 100%	23216.35	3851.89
At more than 100%	10784.32	2256.34
Deducted Against CRM	3800.81	805.87
Total	81113.93	9941.86

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

(₹ in Crore)

Nature of Assets	Fund Based Exposure	Non Fund based Exposure (without undrawn)
Domestic Sovereign	0.00	0.04
Public Sector Entity	11868.08	530.58
Claims on Bank	1139.45	44.60
Primary Dealers	2.79	0.73
Corporates	35922.71	8737.88
Regulatory Retail Portfolio	19742.26	543.43
Residential Property	4596.07	--
Commercial Real Estate	879.38	65.73
Specified Category	6405.49	18.87
Other Assets	557.70	--
Total	81113.93	9941.86

As on 30.06.2016

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)	1291843.50
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-10760.00
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1281083.50
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	1490.00
5	Add-on amounts for PFE associated with all derivatives transactions	4380.00
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)	5870.00

Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	400.00
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)	400.00
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	233674.10
18	(Adjustments for conversion to credit equivalent amounts)	-137871.70
19	Off-balance sheet items (sum of lines 17 and 18)	95802.41
Capital and total exposures		
20	Tier 1 capital	70996.80
21	Total exposures (sum of lines 3, 11, 16 and 19)	1383155.91
	Less : Balance sheet assets deducted from Tier I capital	10760.00
	Total Exposure after deduction	1372395.91
Basel III Leverage ratio		5.17%

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