

**Disclosures under Pillar 3 in terms of Guidelines on composition of Capital Disclosure Requirements of Reserve Bank of India – as on 31<sup>st</sup> December 2016**

**Table DF-2 : Capital Adequacy**

**Quantitative disclosures:**

The Bank's Minimum Capital Requirement and actual level of Capital & Capital Adequacy as on 31.12.2016 are as under:

(₹ in crore)

|              |  |                |
|--------------|--|----------------|
| <b>(i)</b>   | <b>Capital requirement for Credit risk</b>                                       | <b>5836.68</b> |
|              | Capital requirement for Credit Risk  | 5824.09        |
|              | Securitisation exposures   | 0.00           |
|              | Capital requirement for FFC, CVA & QCCP  | 12.59          |
| <b>(ii)</b>  | <b>Capital requirement for Market risk in respect of:</b>                        | <b>687.32</b>  |
|              | Capital requirement for Interest Rate Risk                                       | 611.66         |
|              | Capital requirement for Foreign Exchange risk (including gold)                   | 2.70           |
|              | Capital requirement for Equity Risk  | 72.96          |
| <b>(iii)</b> | <b>Capital requirement for Operational Risk:</b>                                 | <b>544.55</b>  |
|              | Capital requirement for Operational Risk under Basic indicator approach          | 544.55         |
| <b>(iv)</b>  | <b>Capital Requirement for Other Exposures</b>                                   | <b>579.28</b>  |
|              | Capital requirements for exposures to banks                                      | 1.99           |
|              | Capital requirement for Fixed Assets   | 116.62         |
|              | Capital requirement for Other Assets   | 460.67         |
| <b>(v)</b>   | <b>Total Capital</b>   |                |
|              | Minimum Capital Requirement for Credit, Market, Operational Risk and Other Risks | 7647.83        |
|              | Actual Position of Total Eligible capital  | 9605.24        |
|              | Eligible Tier I Capital  | 7369.67        |
|              | Eligible Tier II Capital   | 2235.57        |
| <b>(vi)</b>  | <b>CRAR</b>  |                |
|              | CRAR   | 11.18          |
|              | Tier I CRAR  | 8.58           |
|              | Tier II CRAR   | 2.60           |

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**Table DF- 3 : Credit Risk : General disclosures**
**e. The Quantitative Disclosures in respect of Credit Risk as at 31<sup>st</sup> December 2016 are as under:**

|        |   | (₹ In crore)  |
|--------|---|---|
| Sr. No |   | Fund Based  |
| (i)    | Total credit (Net of provision)                                 | 71827.88  |
| (ii)   | Geographic Distribution of Advances                             |   |
|        | ➤ Overseas  | 71827.88  |
|        | ➤ Domestic  |   |
| (iii)  | <b>Industry type distribution of domestic exposures (Gross)</b> | <b>Fund based outstanding as at Last day of December 2016</b> |
|        | Mining & Quarrying (incl. Coal)                                 | 906.06  |
|        | Iron & Steel  | 4287.86   |
|        | Other Metal & Metal Products                                    | 539.98  |
|        | All Engineering   | 2997.03   |
|        | Cotton Textile  | 1421.73   |
|        | Jute Textile  | 8.38  |
|        | Man Made Textile  | 156.96  |
|        | Other Textiles  | 1945.46   |
|        | Food Processing   | 1481.67   |
|        | Of which Sugar  | 169.24  |
|        | Tea   | 7.54  |
|        | Vegetable oils (incl. Vanaspati)                                | 577.28  |
|        | Paper & Paper Products  | 427.19  |
|        | Rubber , Plastic & their products                               | 688.42  |
|        | Chemical, Dyes, Paints & Pharmaceutical of which:               | 1002.58   |
|        | ➤ Fertilizers   | 128.92  |
|        | ➤ Petro- Chemical   | 340.98  |
|        | ➤ Drug & Pharmaceuticals  | 293.60  |
|        | Cement and Cement products                                      | 604.20  |
|        | Leather & Leather Products                                      | 498.31  |
|        | Gems & Jewellery  | 777.05  |
|        | Construction  | 993.59  |
|        | Petroleum , Coal Products and Nuclear Fuels                     | 0.74  |
|        | Vehicles, Vehicles Parts & transport Equipments                 | 230.99  |
|        | Computer Software   | 231.10  |
|        | Infrastructure of which:  | 9185.56   |
|        | ➤ Power   | 6414.10   |

|  |  |         |
|--|--|---------|
|  | ➤ Communications                       | 1772.09 |
|  | ➤ Water and sanitation                 | 100.11  |
|  | ➤ Social and Commercial Infrastructure | 896.63  |
|  | NBFCs                                  | 8090.97 |
|  | Trading                                | 2642.73 |
|  | Beverage & Tobacco                     | 20.73   |
|  | Wood & Wood Products                   | 146.53  |
|  | Other Industries                       | 804.18  |

**e. Residual Contractual Maturity Breakdown of Assets as at 31<sup>st</sup> December, 2016**  
(₹ In crore)

| Maturity Pattern                      | Net Advances    | Net Investments | Foreign Currency Assets |
|---------------------------------------|-----------------|-----------------|-------------------------|
| 1 day (next day)                      | 167.74          | 5.40            | 78.05                   |
| 2 to 7 days                           | 1035.18         | 181.39          | 14.03                   |
| 8 to 14 days                          | 1606.42         | 752.43          | 19.49                   |
| 15 to 30 days                         | 970.89          | 1109.59         | 72.98                   |
| 31 days and up to 2 months            | 951.17          | 303.18          | 165.53                  |
| More than 2 months and up to 3 months | 2427.25         | 713.46          | 209.60                  |
| Over 3 months & up to 6 months        | 1768.08         | 750.04          | 403.69                  |
| Over 6 months & up to 1 year          | 4600.85         | 1764.25         | 344.09                  |
| Over 1 year & up to 3 years           | 25269.78        | 5675.45         | 0.00                    |
| Over 3 years & up to 5 years          | 9234.29         | 4581.87         | 0.00                    |
| Over 5 years                          | 23796.23        | 25802.26        | 0.00                    |
| <b>Total</b>                          | <b>71827.88</b> | <b>41639.32</b> | <b>1307.46</b>          |

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

| Category         | (₹ In Crore)    |
|------------------|-----------------|
| Sub Standard     | 3773.56         |
| Doubtful – 1     | 2209.69         |
| Doubtful – 2     | 3717.75         |
| Doubtful – 3     | 1119.58         |
| Loss             | 481.20          |
| <b>Total NPA</b> | <b>11301.78</b> |

g. The amount of net NPA is ₹ 6835.22 Crore

**h. The NPA ratios are as under:**

- Gross NPAs to Gross Advances - 14.79 %
- Net NPAs to Net Advances - 9.52 %

**i. The movement of gross NPAs is as under:**

| Sl. No. | Particulars  | ₹ In Crore |
|---------|--|------------|
| (i)     | Opening Balance at the beginning of the quarter                                | 10824.50   |
| (ii)    | Addition during the three months ended 31.12.2016                              | 930.33     |
| (iii)   | Reduction during the three months ended 31.12.2016                             | 453.05     |
| (iv)    | Closing Balance as at the end of the quarter ended 31.12.2016 ( i + ii – iii ) | 11301.78   |

**j. The movement of provision**

| Sl. No. | Particulars  | ₹ In Crore |
|---------|--|------------|
| (i)     | Opening Balance at the beginning of the quarter  | 4196.57    |
| (ii)    | Provision made during the three months ended 31.12.2016                                      | 426.63     |
| (iii)   | Write-off made during the three months ended 31.12.2016                                      | 161.29     |
| (iv)    | Write-back of excess provisions made during the three months ended 31.12.2016                | --         |
| (v)     | Any other adjustments, including transfers between provisions                                | --         |
| (vi)    | Closing Balance as at the end of the three months ended 31.12.2016 ( i + ii – iii – iv + v ) | 4461.91    |

k. The amount of non-performing investments is ₹ 161.70 Crore.

l. The amount of provisions held for non-performing investments is ₹ 137.52 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 quarter   | 198.39     |
| (ii)    | Provision made during the quarter ended 31.12.2016  | 26.27      |
| (iii)   | Write-off made during the quarter ended 31.12.2016  | 0.00       |
| (iv)    | Depreciation adjusted by reducing book value of Investment under AFS/ HFT category shifted to HTM | 0.00       |
| (v)     | Less: Write back of excess provisions   | 0.00       |
| (v)     | Closing Balance as at the end of the quarter ended 31.12.2016 ( i + ii – iii – iv- v)             | 224.66     |

n. By major industry or counterparty type:

**List of Industry-wise (Major Industries) NPA and provision as on 31<sup>st</sup> December 2016**

(Rs. In Crores)

| Sr. No. | Industry Name   | Total NPA | Total Provision |
|---------|---|-----------|-----------------|
| 1       | Mining and Quarrying  | 5.08      | 2.32            |
| 2       | Food Processing   | 513.89    | 147.22          |
| 3       | Beverages (excluding Tea & Coffee) and Tobacco                      | 16.22     | 6.06            |
| 4       | Textiles  | 1300.76   | 517.31          |
| 5       | Leather and Leather products  | 8.13      | 1.87            |
| 6       | Wood and Wood Products  | 41.64     | 11.52           |
| 7       | Paper and Paper Products  | 139.60    | 49.65           |
| 8       | Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels | 0.04      | 0.04            |
| 9       | Chemicals and Chemical Products (Dyes, Paints, etc.)                | 72.17     | 29.16           |
| 10      | Rubber, Plastic and their Products                                  | 55.94     | 13.88           |

|    |   |                 |                |
|----|---|-----------------|----------------|
| 11 | Glass & Glassware                                       | 56.38           | 52.52          |
| 12 | Cement and Cement Products                              | 56.34           | 52.56          |
| 13 | Basic Metal and Metal Products                          | 2264.13         | 765.98         |
| 14 | All Engineering   | 691.16          | 272.71         |
| 15 | Vehicles, Vehicle Parts and Transport Equipment         | 9.59            | 2.44           |
| 16 | Gems and Jewellery                                      | 234.82          | 72.19          |
| 17 | Infrastructure  | 583.57          | 390.43         |
|    | Of which  |                 |                |
|    | Energy  | 284.92          | 157.68         |
|    | Communication   | 202.49          | 181.88         |
|    | Water and sanitation                                    | 91.78           | 48.50          |
|    | Social and commercial infra.                            | 4.38            | 2.38           |
| 18 | Other Industries  | 301.35          | 171.18         |
|    | Residuary other advances (to tally with gross advances) | 4950.97         | 1902.87        |
|    | <b>Total</b>  | <b>11301.78</b> | <b>4461.91</b> |

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

| <b>Position as on 31<sup>st</sup> December 2016</b>                      |                      |               |                   |                 |               |               | <b>(Rs. in Crores)</b> |                 |
|--|----------------------|---------------|-------------------|-----------------|---------------|---------------|------------------------|-----------------|
|  | Substandard Advances |               | Doubtful Advances |                 | Loss Advances |               | Total NPA              | Total Provision |
|  | NPA Amount           | Provision     | NPA Amount        | Provision       | NPA Amount    | Provision     |                        |                 |
| <b>Western India</b>   | 2543.70              | 386.68        | 5739.26           | 3409.91         | 264.98        | 264.91        | 8,547.94               | 4,061.50        |
| <b>Southern India</b>  | 173.37               | 34.10         | 476.01            | 235.92          | 140.48        | 140.10        | 789.86                 | 410.11          |
| <b>Eastern India</b>   | 60.49                | 9.46          | 305.01            | 238.59          | 204.70        | 204.65        | 570.20                 | 452.71          |
| <b>Northern India</b>  | 836.13               | 132.51        | 1676.85           | 793.04          | 80.20         | 79.99         | 2,593.19               | 1,005.54        |
| <b>Central India</b>   | 159.87               | 23.97         | 212.49            | 134.44          | 26.81         | 26.72         | 399.17                 | 185.12          |
| <b>Total as per Form C</b>   | <b>3773.56</b>       | <b>586.72</b> | <b>8409.62</b>    | <b>4811.90</b>  | <b>717.17</b> | <b>716.37</b> | <b>12,900.36</b>       | <b>6114.98</b>  |
| <b>Prudential Write-off incl. write back of provision at Head Office</b> | 0.00                 | 0.00          | 1362.61           | 1407.38         | 235.97        | 245.69        | <b>1598.58</b>         | <b>1653.07</b>  |
| <b>Total (Final)</b>   | <b>3773.56</b>       | <b>586.72</b> | <b>7,047.02</b>   | <b>3,404.52</b> | <b>481.20</b> | <b>470.68</b> | <b>11,301.78</b>       | <b>4,461.91</b> |

**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 31.12.2016 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%        | 40745.97            | 3166.43                                   |
| At 100%              | 21190.73            | 3449.62                                   |
| At more than 100%    | 11733.07            | 2245.40                                   |
| Deducted Against CRM | 2721.78             | 826.91                                    |
| <b>Total</b>         | <b>76391.55</b>     | <b>9688.36</b>                            |

**(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          | 229.71              | 0.04                                      |
| Public Sector Entity        | 9015.05             | 312.06                                    |
| Claims on Bank              | 290.81              | 50.31                                     |
| Primary Dealers             | 3.23                | 0.73                                      |
| Corporates                  | 35624.84            | 8734.48                                   |
| Regulatory Retail Portfolio | 19981.69            | 540.16                                    |
| Residential Property        | 4476.04             | --  |
| Commercial Real Estate      | 775.45              | 46.75                                     |
| Specified Category          | 5455.30             | 3.83                                      |
| Other Assets                | 539.43              | --  |
| <b>Total</b>                | <b>76391.55</b>     | <b>9688.36</b>                            |

As on 31.12.2016

| <b>Table DF-18: Leverage ratio common disclosure template</b> |   |                         |
|---|---|-------------------------|
| <b>Leverage ratio framework</b>                               |   |                         |
| <b>Item</b>   |   | <b>(Rs. in million)</b> |
| <b>On-balance sheet exposures</b>                             |   |                         |
| 1   | On-balance sheet items (excluding derivatives and SFTs, but including collateral)   | 1336820.70              |
| 2   | (Asset amounts deducted in determining Basel III Tier 1 capital)  | -12520.00               |
| 3   | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2 )   | 1324300.70              |
| <b>Derivative exposures</b>                                   |   |                         |
| 4   | Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)                                | 2030.00                 |
| 5   | Add-on amounts for PFE associated with all derivatives transactions   | 5950.00                 |
| 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)   | 7970.00                 |



| <b>Securities financing transaction exposures</b> |   |            |
|---|---|------------|
| 12  | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | 60.00      |
| 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)                            | 60.00      |
| <b>Other off-balance sheet exposures</b>          |   |            |
| 17  | Off-balance sheet exposure at gross notional amount   | 238540.00  |
| 18  | (Adjustments for conversion to credit equivalent amounts)   | -145336.00 |
| 19  | Off-balance sheet items (sum of lines 17 and 18)  | 93204.00   |
| <b>Capital and total exposures</b>                |   |            |
| 20  | Tier 1 capital  | 73696.70   |
| 21  | Total exposures (sum of lines 3, 11, 16 and 19)   | 1425530.00 |
|   | Less : Balance sheet assets deducted from Tier I capital  | 12520.00   |
|   | Total Exposure after deduction  | 1413010.00 |
| <b>Basel III Leverage ratio</b>                   |   | 5.22%      |

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