

Disclosures under Pillar 3 in terms of Guidelines on composition of Capital Disclosure Requirements of Reserve Bank of India – as on 30th June 2017

Table DF-2 : Capital Adequacy

Quantitative disclosures:

The Bank's Minimum Capital Requirement and actual level of Capital & Capital Adequacy as on 30.06.2017 are as under:

(₹ in crore)

(i)	Capital requirement for Credit risk	5700.59
	Capital requirement for Credit Risk	5684.66
	Securitisation exposures	0.00
	Capital requirement for FFC, CVA & QCCP	15.93
(ii)	Capital requirement for Market risk in respect of:	498.03
	Capital requirement for Interest Rate Risk	405.42
	Capital requirement for Foreign Exchange risk (including gold)	2.70
	Capital requirement for Equity Risk	89.91
(iii)	Capital requirement for Operational Risk:	551.17
	Capital requirement for Operational Risk under Basic indicator approach	551.17
(iv)	Capital Requirement for Other Exposures	268.25
	Capital requirements for exposures to banks	6.53
	Capital requirement for Fixed Assets	133.77
	Capital requirement for Other Assets	127.95
(v)	Total Capital	
	Minimum Capital Requirement for Credit, Market, Operational Risk and Other Risks	7018.04
	Actual Position of Total Eligible capital	9162.12
	Eligible Tier I Capital	7229.48
	Eligible Tier II Capital	1932.64
(vi)	CRAR	
	CRAR	11.65
	CET 1 Ratio	7.28
	AT 1 Ratio	1.91
	Tier I CRAR	9.19
	Tier II CRAR	2.46

Table DF- 3: Credit Risk : General disclosures

e. The Quantitative Disclosures in respect of Credit Risk as at 30th June 2017 are as under:

		(₹ In crore)
Sr. No		Fund Based
(i)	Total credit (Net of provision)	69501.05
(ii)	Geographic Distribution of Advances	
	➤ Overseas	0.00
	➤ Domestic	69501.05
(iii)	Industry type distribution of domestic exposures	Advances – Fund Based Outstanding
	Mining & Quarrying (incl. Coal)	944.69
	Iron & Steel	4028.13
	Other Metal & Metal Products	546.67
	All Engineering	3112.49
	Cotton Textile	1494.48
	Jute Textile	8.51
	Man Made Textile	164.70
	Other Textiles	1997.43
	Food Processing	1447.60
	Of which Sugar	156.96
	Tea	7.00
	Vegetable oils (incl. Vanaspati)	514.44
	Paper & Paper Products	429.28
	Rubber , Plastic & their products	722.45
	Chemical, Dyes, Paints & Pharmaceutical of which:	875.41
	➤ Fertilizers	132.80
	➤ Petro- Chemical	263.97
	➤ Drug & Pharmaceuticals	260.94
	Cement and Cement products	666.56
	Leather & Leather Products	507.08
	Gems & Jewellery	761.36
	Construction	2608.46
	Petroleum , Coal Products and Nuclear Fuels	0.84
	Vehicles, Vehicles Parts & transport Equipment	190.55
	Computer Software	148.92

	Infrastructure of which:	11146.94
	➤ Energy	4051.32
	➤ Communications	1786.99
	➤ Water and sanitation	448.16
	➤ Social and Commercial Infrastructure	1077.96
	➤ Transport	3395.04
	NBFCs	6956.38
	Trading	1790.83
	Beverage & Tobacco	19.12
	Wood & Wood Products	147.70
	Other Industries	783.26

e. Residual Contractual Maturity Breakdown of Assets as at 30th June, 2017
(₹ In crore)

Maturity Pattern	Net Advances	Net Investments	Foreign Currency Assets
1 day (next day)	155.02	2.98	65.55
2 to 7 days	1039.86	194.37	199.18
8 to 14 days	1165.87	219.65	28.10
15 to 30 days	655.10	3.23	104.20
31 days and up to 2 months	1369.70	785.99	142.88
More than 2 months and up to 3 months	1337.11	94.42	165.43
Over 3 months & up to 6 months	2037.74	205.46	639.84
Over 6 months & up to 1 year	3989.33	715.37	26.96
Over 1 year & up to 3 years	22283.49	5453.92	0.00
Over 3 years & up to 5 years	8167.31	6372.56	0.00
Over 5 years	27300.52	21081.09	0.00
Total	69501.05	35129.04	1372.14

Disclosure in respect of Non-performing Advances and Investments:

f. Gross NPA

Category	(₹ In Crore)
Sub Standard	3438.56
Doubtful – 1	3328.01
Doubtful – 2	4450.13
Doubtful – 3	1201.62
Loss	575.84
Total NPA	12994.16

g. The amount of net NPA is ₹ 7797.16 Crore

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances - 17.37 %
- Net NPAs to Net Advances - 11.22 %

i. The movement of gross NPAs is as under:

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the quarter	12618.73
(ii)	Addition during the three months ended 30.06.2017	954.15
(iii)	Reduction during the three months ended 30.06.2017	578.72
(iv)	Closing Balance as at the end of the quarter ended 30.06.2017 (i + ii – iii)	12994.16

j. The movement of provision

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the quarter	4877.67
(ii)	Provision made during the three months ended 30.06.2017	434.58
(iii)	Write-off made during the three months ended 30.06.2017	131.24
(iv)	Write-back of excess provisions made during the three months ended 30.06.2017	--
(v)	Any other adjustments, including transfers between provisions	--
(vi)	Closing Balance as at the end of the three months ended 30.06.2017 (i + ii – iii – iv + v)	5181.01

k. The amount of non-performing investments is ₹ 156.17 Crore.

l. The amount of provisions held for non-performing investments is ₹ 141.79 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	452.54
(ii)	Provision made during the quarter ended 30.06.2017	12.89
(iii)	Write-off made during the quarter ended 30.06.2017	0.00
(iv)	Depreciation adjusted by reducing book value of Investment under AFS/ HFT category shifted to HTM	226.32
(v)	Less: Write back of excess provisions	0.00
(v)	Closing Balance as at the end of the quarter ended 30.06.2017 (i + ii – iii – iv- v)	239.11

n. By major industry or counterparty type:

List of Industry-wise (Major Industries) NPA and provision as on 30th June 2017

Sr. No.	Industry Name	(Rs. In Crores)	
		Total NPA	Total Provision
1	Mining and Quarrying	6.06	2.57
2	Food Processing	529.91	157.38
3	Beverages (excluding Tea & Coffee) and Tobacco	12.19	3.97
4	Textiles	1408.26	632.29
5	Leather and Leather products	9.03	2.91
6	Wood and Wood Products	41.07	13.82
7	Paper and Paper Products	146.07	51.08
8	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	0.03	0.03
9	Chemicals and Chemical Products (Dyes, Paints, etc.)	155.21	48.94
10	Rubber, Plastic and their Products	54.45	24.51
11	Glass & Glassware	56.15	52.93
12	Cement and Cement Products	145.35	80.95
13	Basic Metal and Metal Products	2520.87	875.54
14	All Engineering	902.81	146.76
15	Vehicles, Vehicle Parts and Transport Equipment	33.55	13.18
16	Gems and Jewellery	249.33	89.15

17	Construction	915.24	269.50
18	Infrastructure	1338.72	728.91
	Of which		3194.42
	Energy	232.29	135.75
	Communication	239.84	202.56
	Water and sanitation	69.40	39.12
	Social and commercial infra.	51.94	35.01
	Transport	484.14	203.48
19	Other Industries	353.58	166.29
	Residuary other advances (to tally with gross advances)	4116.28	1820.30
	Total	12994.16	5181.01

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 2017							(Rs. in Crores)	
	Substandard Advances		Doubtful Advances		Loss Advances		Total NPA	Total Provision
	NPA Amount	Provision	NPA Amount	Provision	NPA Amount	Provision		
Western India	2538.26	387.69	7440.28	4039.87	356.21	355.88	10334.75	4783.44
Southern India	167.47	29.26	527.67	271.13	211.05	210.30	906.19	510.69
Eastern India	46.70	7.52	315.49	254.64	209.21	209.15	571.40	471.31
Northern India	334.11	50.20	2028.20	968.69	105.79	105.70	2468.10	1124.59
Central India	352.02	52.82	296.71	183.36	27.94	27.82	676.67	264.00
Total as per Form C	3438.56	527.49	10608.35	5717.69	910.20	908.85	14957.11	7154.03
Prudential Write-off incl. write back of provision at Head Office	0.00	0.00	1628.59	1628.59	334.36	334.36	1962.95	1962.95
Write back	-	-	-	5.07	-	5.00	-	10.07
Total (Final)	3438.56	527.49	8,979.76	4,084.03	575.85	569.49	12,994.16	5,181.01

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 30.06.2017 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%	42771.54	3956.18
At 100%	19984.43	3191.11
At more than 100%	8840.95	1934.58
Deducted Against CRM	3209.61	770.09
Total	74806.53	9851.96

(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	0.08	0.005
Public Sector Entity	7223.52	515.11
Claims on Bank	588.38	52.21
Primary Dealers	3.83	0.91
Corporates	34908.33	8735.82
Regulatory Retail Portfolio	21694.25	487.75
Residential Property	4814.45	--
Commercial Real Estate	787.83	55.98
Specified Category	4119.85	4.17
Other Assets	666.01	--
Total	74806.53	9851.96

As on 30.06.2017

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)	1226087.50
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-13470.00
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1212617.50
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	7260.00
5	Add-on amounts for PFE associated with all derivatives transactions	5500.00
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)	12760.00

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	201430.00
18	(Adjustments for conversion to credit equivalent amounts)	-114140.00
19	Off-balance sheet items (sum of lines 17 and 18)	87290.00
Capital and total exposures		
20	Tier 1 capital	72294.80
21	Total exposures (sum of lines 3, 11, 16 and 19)	1312667.50
	Less : Balance sheet assets deducted from Tier I capital	13470.00
	Total Exposure after deduction	1299197.50
Basel III Leverage ratio		5.56%

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