

Disclosures under Pillar 3 in terms of Guidelines on composition of Capital Disclosure Requirements of Reserve Bank of India – as on 31st December 2017

Table DF-2 : Capital Adequacy

Quantitative disclosures:

The Bank's Minimum Capital Requirement and actual level of Capital & Capital Adequacy as on 31.12.2017 are as under:

(₹ in crore)

(i)	Capital requirement for Credit risk	5174.80
	Capital requirement for Credit Risk	5158.28
	Capital requirement for Forward forex contract (FFC CCF) + Credit Value Adjustment (CVA) + Qualified Central Counterparties (QCCP)	16.52
	Securitisation exposures	0.00
(ii)	Capital requirement for Market risk in respect of:	609.23
	Capital requirement for Interest Rate Risk	498.59
	Capital requirement for Foreign Exchange risk (including gold)	2.70
	Capital requirement for Equity Risk	107.94
(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	282.09
	Capital requirements for exposures to banks	1.29
	Capital requirement for Fixed Assets	138.39
	Capital requirement for Other Assets	142.41
(v)	Total Capital	
	Minimum Capital Requirement for Credit, Market, Operational Risk and Other Risks	6617.29
	Actual Position of Total Eligible capital	8535.25
	Eligible Tier I Capital	6667.02
	Eligible Tier II Capital	1868.23
(vi)	CRAR	
	CRAR	11.48
	CET 1 CRAR	7.11
	Tier I CRAR	8.97
	Tier II CRAR	2.51

Table DF- 3 : Credit Risk : General disclosures**e. The Quantitative Disclosures in respect of Credit Risk as at 31st December 2017 are as under:**

		(₹ In crore)
Sr. No		Fund Based
(i)	Total credit (Net of provision)	65668.32
c.	Geographic Distribution of Advances	
	➤ Overseas	0.00
	➤ Domestic	65668.32
d.	Industry type distribution of domestic exposures	Advances – Fund Based Outstanding
	Mining & Quarrying (incl. Coal)	491.83
	Iron & Steel	4866.30
	Other Metal & Metal Products	554.37
	All Engineering	3299.62
	Cotton Textile	1476.16
	Jute Textile	7.90
	Man Made Textile	168.68
	Other Textiles	1964.11
	Food Processing	1457.17
	Of which Sugar	182.63
	Tea	6.75
	Vegetable oils (incl. Vanaspati)	498.18
	Paper & Paper Products	428.10
	Rubber , Plastic & their products	722.19
	Chemical, Dyes, Paints & Pharmaceutical of which:	789.10
	➤ Fertilizers	68.15
	➤ Petro- Chemical	244.24
	➤ Drug & Pharmaceuticals	269.37
	Cement and Cement products	470.12
	Leather & Leather Products	374.66
	Gems & Jewellery	773.40
	Construction	2558.68
	Petroleum , Coal Products and Nuclear Fuels	0.59
	Vehicles, Vehicles Parts & transport Equipment	159.32
	Computer Software	135.10
	Infrastructure of which:	11305.78
	➤ Energy	4190.88
	➤ Communications	1965.14
	➤ Water and sanitation	588.62

	➤ Social and Commercial Infrastructure	1164.39
	➤ Transport	3049.83
	NBFCs	7384.63
	Trading	1493.24
	Beverage & Tobacco	17.01
	Wood & Wood Products	143.62
	Other Industries	816.05

e. Residual Contractual Maturity Breakdown of Assets as at 31st December, 2017
(₹ In crore)

Maturity Pattern	Net Advances	Net Investments	Foreign Currency Assets
1 day (next day)	199.70	146.80	71.14
2 to 7 days	1577.06	481.47	21.68
8 to 14 days	2233.63	390.16	472.62
15 to 30 days	484.12	255.67	103.54
31 days and up to 2 months	1051.09	567.04	151.98
More than 2 months and up to 3 months	1733.15	1154.19	154.83
Over 3 months & up to 6 months	2130.92	2347.12	683.63
Over 6 months & up to 1 year	2351.57	3652.21	18.39
Over 1 year & up to 3 years	20272.83	11424.59	0.00
Over 3 years & up to 5 years	9056.09	5580.96	0.00
Over 5 years	24578.16	9013.93	0.00
Total	65668.32	35014.14	1677.81

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

Category	(₹ In Crore)
Sub Standard	3558.02
Doubtful – 1	3652.93
Doubtful – 2	4354.56
Doubtful – 3	2058.03
Loss	545.24
Total NPA	14168.78

g. The amount of net NPA is ₹ 7564.20 Crore

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances - 19.56 %
- Net NPAs to Net Advances - 11.52 %

i. The movement of gross NPAs is as under:

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the quarter	13201.27
(ii)	Addition during the three months ended 31.12.2017	1368.70
(iii)	Reduction during the three months ended 31.12.2017	401.19
(iv)	Closing Balance as at the end of the quarter ended 31.12.2017 (i + ii – iii)	14168.78

j. The movement of provision

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the quarter	5650.98
(ii)	Provision made during the three months ended 31.12.2017	1043.19
(iii)	Write-off made during the three months ended 31.12.2017	131.57
(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 31.12.2017 (i + ii – iii – iv + v)	6562.60

k. The amount of non-performing investments is ₹ 159.01 Crore.

l. The amount of provisions held for non-performing investments is ₹ 145.08 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	274.07
(ii)	Provision made during the quarter ended 31.12.2017	78.89
(iii)	Write-off made during the quarter ended 31.12.2017	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 31.12.2017 (i + ii – iii – iv- v)	352.96

n. By major industry or counterparty type:

List of Industry-wise (Major Industries) NPA and provision as on 31st December 2017

Sr. No.	Industry Name	(Rs. In Crores)	
		Total NPA	Total Provision
1	Mining and Quarrying	3.76	1.98
2	Food Processing	516.61	175.56
3	Beverages (excluding Tea & Coffee) and Tobacco	9.56	7.82
4	Textiles	1415.68	1415.68
5	Leather and Leather products	9.68	3.09
6	Wood and Wood Products	46.79	17.51
7	Paper and Paper Products	170.89	58.84
8	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	0.02	0.02
9	Chemicals and Chemical Products (Dyes, Paints, etc.)	149.45	50.53
10	Rubber, Plastic and their Products	73.84	31.23
11	Glass & Glassware	56.50	53.29
12	Cement and Cement Products	20.28	9.91

13	Basic Metal and Metal Products	2469.07	1059.00
14	All Engineering	1730.21	323.95
15	Vehicles, Vehicle Parts and Transport Equipment	30.08	12.45
16	Gems and Jewellery	249.33	86.86
17	Construction	1016.44	594.88
18	Infrastructure	1704.64	1085.56
	Of which		
	Energy	306.97	228.18
	Communication	489.84	251.70
	Water and sanitation	73.01	44.22
	Social and commercial infra.	50.80	28.04
	Transport	522.92	272.31
19	Other Industries	306.02	11.92
	Residuary other advances (to tally with gross advances)	4189.93	1562.52
	Total	14168.78	6562.60

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

Position as on 31 st December 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	2,787.78	502.47	8,329.58	5,057.98	361.87	361.65	11,479.24	5,922.10
Southern India	208.09	35.10	555.69	321.13	214.58	214.29	978.35	570.51
Eastern India	39.08	6.22	330.51	251.97	221.92	221.74	591.51	479.93
Northern India	148.04	23.33	2,329.90	1,357.84	78.66	78.37	2,556.59	1,459.53
Central India	375.03	80.06	345.51	208.04	33.61	33.51	754.15	321.60
Total as per Form C	3,558.02	647.17	11,891.19	7,196.95	910.64	909.55	16,359.85	8,753.67
Prudential Write-off & write back at Head Office	0.00	0.00	1,825.66	1,825.66	365.41	365.41	2,191.07	2,191.07
Total (Final)	3,558.02	647.17	10,065.53	5,371.29	545.23	544.14	14,168.78	6,562.60

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 31.12.2017 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%	43773.16	4442.64
At 100%	15481.10	2771.64
At more than 100%	9828.61	1926.32
Deducted Against CRM	3360.41	962.60
Total	72443.28	10103.20

(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	0.45	0.01
Public Sector Entity	8089.32	517.82
Claims on Bank	624.60	37.95
Primary Dealers	2.81	1.07
Corporates	30737.52	8948.48
Regulatory Retail Portfolio	20998.47	553.62
Residential Property	4900.93	0.00
Commercial Real Estate	560.10	41.19
Specified Category	5695.92	3.06
Other Assets	833.16	0.00
Total	72443.28	10103.20

As on 31.12.2017

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)	1198078.00
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-24364.30
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1173713.70

Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	3570.00
5	Add-on amounts for PFE associated with all derivatives transactions	6150.00
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)	9720.00

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	195510.00
18	(Adjustments for conversion to credit equivalent amounts)	-109253.00
19	Off-balance sheet items (sum of lines 17 and 18)	86257.00
Capital and total exposures		
20	Tier 1 capital	66670.20
21	Total exposures (sum of lines 3, 11, 16 and 19)	1269690.70
22	Basel III Leverage ratio	5.25%