

Disclosures under Pillar 3 in terms of Guidelines on composition of Capital Disclosure Requirements of Reserve Bank of India – as on 30th June 2018

Table DF-2 : Capital Adequacy

Quantitative disclosures:

The Bank's Minimum Capital Requirement and actual level of Capital & Capital Adequacy as on 30.06.2018 are as under:

(₹ in crore)

(i)	Capital requirement for Credit risk in respect of:	4589.73
	Capital requirement for Credit Risk	4572.63
	Capital requirement for Forward forex contract (FFC CCF) + Credit Value Adjustment (CVA) + Qualified Central Counterparties (QCCP)	17.10
	Securitisation exposures	0.00
(ii)	Capital requirement for Market risk in respect of:	586.90
	Capital requirement for Interest Rate Risk	530.77
	Capital requirement for Foreign Exchange risk (including gold)	2.70
	Capital requirement for Equity Risk	53.43
(iii)	Capital requirement for Operational Risk:	572.02
	Capital requirement for Operational Risk under Basic indicator approach	572.02
(iv)	Capital Requirement for Other Exposures	262.06
	Capital requirements for exposures to banks	2.95
	Capital requirement for Fixed Assets	137.42
	Capital requirement for Other Assets	121.69
(v)	Total Capital	
	Minimum Capital Requirement for Credit, Market, Operational Risk and Other Risks	6010.71
	Actual Position of Total Eligible capital	7167.49
	Eligible Tier I Capital	5507.25
	Eligible Tier II Capital	1660.24
(vi)	CRAR	
	CRAR	10.60
	CET 1 CRAR	8.15
	Tier I CRAR	8.15
	Tier II CRAR	2.45

Table DF- 3 : Credit Risk : General disclosures**e. The Quantitative Disclosures in respect of Credit Risk as at 30th June 2018 are as under:**

		(₹ In crore)
Sr. No		Fund Based
(i)	Total credit (Net of provision)	60713.17
c.	Geographic Distribution of Advances	
	➤ Overseas	0.00
	➤ Domestic	60713.17
d.	Industry type distribution of domestic exposures	Advances – Fund Based Outstanding
	Mining & Quarrying (incl. Coal)	225.73
	Iron & Steel	4265.53
	Other Metal & Metal Products	558.99
	All Engineering	2432.76
	Cotton Textile	1339.18
	Jute Textile	4.58
	Man Made Textile	165.35
	Other Textiles	1982.47
	Food Processing	1274.16
	Of which Sugar	163.18
	Tea	6.40
	Vegetable oils (incl. Vanaspati)	400.78
	Paper & Paper Products	388.60
	Rubber , Plastic & their products	642.24
	Chemical, Dyes, Paints & Pharmaceutical of which:	772.57
	➤ Fertilizers	80.76
	➤ Petro- Chemical	226.28
	➤ Drug & Pharmaceuticals	210.01
	Cement and Cement products	480.68
	Leather & Leather Products	427.39
	Gems & Jewellery	809.56
	Construction	2524.94
	Petroleum , Coal Products and Nuclear Fuels	0.83
	Vehicles, Vehicles Parts & transport Equipment	148.21
	Computer Software	215.09
	Infrastructure of which:	15509.77
	➤ Energy	3539.59
	➤ Communications	1105.08
	➤ Water and sanitation	930.88

	➤ Social and Commercial Infrastructure	5947.98
	➤ Transport	3986.24
	NBFCs	9176.71
	Trading	782.72
	Beverage & Tobacco	14.89
	Wood & Wood Products	125.50
	Other Industries	544.93

e. Residual Contractual Maturity Breakdown of Assets as at 30th June, 2018.
(₹ In crore)

Maturity Pattern	Net Advances	Net Investments	Foreign Currency Assets
1 day (next day)	172.97	165.75	149.02
2 to 7 days	1006.55	876.61	15.50
8 to 14 days	1381.27	514.71	39.39
15 to 30 days	171.01	437.64	51.89
31 days and up to 2 months	1072.88	767.46	126.44
More than 2 months and up to 3 months	1373.73	953.32	82.31
Over 3 months & up to 6 months	1290.06	1969.31	488.73
Over 6 months & up to 1 year	3096.81	3975.05	3.23
Over 1 year & up to 3 years	17751.43	10358.63	0.00
Over 3 years & up to 5 years	7643.65	5751.45	0.00
Over 5 years	25752.81	11578.46	0.00
Total	60713.17	37348.39	956.51

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

Category	(₹ In Crore)
Sub Standard	2929.10
Doubtful – 1	3530.58
Doubtful – 2	4329.58
Doubtful – 3	3285.93
Loss	1790.92
Total NPA	15866.11

g. The amount of net NPA is ₹ 6704.31 Crore

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances - 22.69 %
- Net NPAs to Net Advances - 11.04 %

i. The movement of gross NPAs is as under:

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	16361.44
(ii)	Addition during the three months ended 30.06.2018	1307.08
(iii)	Reduction during the three months ended 30.06.2018	1802.41
(iv)	Closing Balance as at the end of the quarter ended 30.06.2018 (i + ii – iii)	15866.11

j. The movement of provision

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	8480.08
(ii)	Provision made during the three months ended 30.06.2018	1244.16
(iii)	Write-off made during the three months ended 30.06.2018	601.81
(iv)	Write-back of excess provisions made during the three months ended 30.06.2018	--
(v)	Any other adjustments, including transfers between provisions	--
(vi)	Closing Balance as at the end of the three months ended 30.06.2018 (i + ii – iii – iv + v)	9122.43

k. The amount of non-performing investments is ₹ 323.04 Crore.

l. The amount of provisions held for non-performing investments is ₹ 299.87 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	430.01
(ii)	Provision made during the quarter ended 30.06.2018	99.22
(iii)	Write-off made during the quarter ended 30.06.2018	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 30.06.2018 (i + ii – iii – iv- v)	529.23

n. By major industry or counterparty type:

List of Industry-wise (Major Industries) NPA and provision as on 30th June 2018

Sr. No.	Industry Name	(Rs. In Crores)	
		Total NPA	Total Provision
1	Mining and Quarrying	4.84	2.21
2	Food Processing	506.72	341.51
3	Beverages (excluding Tea & Coffee) and Tobacco	9.36	8.35
4	Textiles	1415.73	1111.00
5	Leather and Leather products	4.99	1.75
6	Wood and Wood Products	42.17	29.52
7	Paper and Paper Products	148.21	47.79
8	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	0.02	0.02
9	Chemicals and Chemical Products (Dyes, Paints, etc.)	140.66	63.67
10	Rubber, Plastic and their Products	58.29	31.45
11	Glass & Glassware	70.30	55.76
12	Cement and Cement Products	156.66	153.69

13	Basic Metal and Metal Products	2357.65	1495.24
14	All Engineering	1781.86	646.31
15	Vehicles, Vehicle Parts and Transport Equipment	143.63	137.93
16	Gems and Jewellery	466.90	264.60
17	Construction	1180.48	797.36
18	Infrastructure	2897.00	1596.89
	Of which		
	Energy	741.27	379.65
	Communication	518.39	262.03
	Water and sanitation	73.00	73.00
	Social and commercial infra.	231.42	84.26
	Transport	1332.90	797.96
19	Other Industries	544.13	300.49
	Residuary other advances (to tally with gross advances)	3936.52	2036.89
	Total	15866.11	9122.43

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 2018							(Rs. in Crores)	
	Substandard Advances		Doubtful Advances		Loss Advances		Total NPA	Total Provision
	NPA Amount	Provision	NPA Amount	Provision	NPA Amount	Provision		
Western India	2,275.48	346.75	9,155.71	6,327.90	1607.18	1537.94	13,038.37	8,212.59
Southern India	189.90	28.97	585.24	353.14	228.85	228.75	1,003.99	610.86
Eastern India	25.16	3.96	551.49	471.37	235.22	234.98	811.86	710.31
Northern India	254.32	38.25	2,284.29	1,605.81	95.55	95.13	2,634.17	1,739.19
Central India	184.24	27.77	697.81	486.32	40.57	40.46	922.62	554.55
Total as per Form C	2929.10	445.70	13274.54	9244.54	2207.37	2137.26	18411.01	11827.50
Prudential Write-off & write back at Head Office	0.00	0.00	2,128.45	2,202.49	416.45	502.58	2,544.90	2,705.07
Total (Final)	2929.10	445.70	11,146.09	7,042.05	1,790.92	1,634.68	15,866.11	9,122.43

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 30.06.2018 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%	47779.62	4680.49
At 100%	13909.26	2459.52
At more than 100%*	5729.00*	1489.39
Deducted Against CRM	2499.00	967.07
Total	69916.88	9596.47

*Prudential write-off at HO deducted.

(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	0.20	0.19
Public Sector Entity	6283.61	735.91
Claims on Bank	0.84	37.17
Primary Dealers	2.80	1.21
Corporates	29674.21	8258.90
Regulatory Retail Portfolio	20222.90	502.48
Residential Property	5261.01	0.00
Commercial Real Estate	485.35	55.62
Specified Category	7023.66	4.97
Other Assets	962.30	0.02
Total	69916.88	9596.47

As on 30.06.2018

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)	1170026.50
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-30937.80
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1139088.70

Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	3069.80
5	Add-on amounts for PFE associated with all derivatives transactions	3774.90
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)	6844.70

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	182150.00
18	(Adjustments for conversion to credit equivalent amounts)	-106702.36
19	Off-balance sheet items (sum of lines 17 and 18)	75447.64
Capital and total exposures		
20	Tier 1 capital	55072.50
21	Total exposures (sum of lines 3, 11, 16 and 19)	1221381.04
22	Basel III Leverage ratio	4.51%