

Disclosures under Pillar 3 in terms of Guidelines on composition of Capital Disclosure Requirements of Reserve Bank of India – as on 31st December 2018

Table DF-2 : Capital Adequacy

Quantitative disclosures:

The Bank's Minimum Capital Requirement and actual level of Capital & Capital Adequacy as on 31.12.2018 are as under:

(₹ in crore)

(i)	Capital requirement for Credit risk	4173.43
	Capital requirement for Credit Risk	4162.82
	Capital requirement for Forward forex contract (FFC CCF) + Credit Value Adjustment (CVA) + Qualified Central Counterparties (QCCP)	10.61
	Securitisation exposures	0.00
(ii)	Capital requirement for Market risk in respect of:	608.61
	Capital requirement for Interest Rate Risk	550.11
	Capital requirement for Foreign Exchange risk (including gold)	2.70
	Capital requirement for Equity Risk	55.80
(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	268.20
	Capital requirements for exposures to banks	3.16
	Capital requirement for Fixed Assets	134.32
	Capital requirement for Other Assets	130.72
(v)	Total Capital	
	Minimum Capital Requirement for Credit, Market, Operational Risk and Other Risks	5622.26
	Actual Position of Total Eligible capital	6463.77
	Eligible Tier I Capital	4824.70
	Eligible Tier II Capital	1639.07
(vi)	CRAR	
	CRAR	10.21
	CET 1 CRAR	7.62
	Tier I CRAR	7.62
	Tier II CRAR	2.59

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Table DF- 3 : Credit Risk : General disclosures

e. **The Quantitative Disclosures in respect of Credit Risk as at 31st December 2018 are as under:**

		(₹ In crore)
Sr. No		Fund Based
(i)	Total credit (Net of provision)	58847.15
c.	Geographic Distribution of Advances	
	➤ Overseas	0.00
	➤ Domestic	58847.15
d.	Industry type distribution of domestic exposures	Advances – Fund Based Outstanding
	Mining & Quarrying (incl. Coal)	182.45
	Iron & Steel	2,314.38
	Other Metal & Metal Products	371.93
	All Engineering	2,688.18
	Cotton Textile	862.67
	Jute Textile	6.48
	Man Made Textile	134.24
	Other Textiles	1,061.86
	Food Processing	1,178.87
	Of which Sugar	160.65
	Tea	5.03
	Vegetable oils (incl. Vanaspati)	399.29
	Paper & Paper Products	273.95
	Rubber , Plastic & their products	597.71
	Chemical, Dyes, Paints & Pharmaceutical of which:	995.36
	➤ Fertilizers	96.77
	➤ Petro- Chemical	287.21
	➤ Drug & Pharmaceuticals	124.27
	Cement and Cement products	444.30
	Leather & Leather Products	172.92
	Gems & Jewellery	676.77
	Construction	1,701.62
	Petroleum , Coal Products and Nuclear Fuels	0.88
	Vehicles, Vehicles Parts & transport Equipment	111.73
	Computer Software	128.18
	Infrastructure of which:	10,633.71
	➤ Energy	3,693.31
	➤ Communications	885.72
	➤ Water and sanitation	964.99

	> Social and Commercial Infrastructure	1,058.79
	> Transport	4,030.90
	NBFCs	10623.85
	Trading	1944.05
	Beverage & Tobacco	15.38
	Wood & Wood Products	128.72
	Other Industries	996.30

e. Residual Contractual Maturity Breakdown of Assets as at 31st December, 2018

Maturity Pattern	(₹ In crore)		
	Net Advances	Net Investments	Foreign Currency Assets
1 day (next day)	188.12	147.75	70.70
2 to 7 days	1,185.08	469.27	48.49
8 to 14 days	1,435.70	437.39	17.83
15 to 30 days	481.72	347.67	28.34
31 days and up to 2 months	1,015.94	484.18	86.87
More than 2 months and up to 3 months	1,715.02	1170.22	43.47
Over 3 months & up to 6 months	2,027.68	1952.15	704.51
Over 6 months & up to 1 year	2,390.68	3635.11	4.32
Over 1 year & up to 3 years	19,017.00	10680.02	0.00
Over 3 years & up to 5 years	6,704.16	5346.31	0.00
Over 5 years	22,686.05	11849.54	0.00
Total	58,847.15	36519.61	1004.53

Disclosure in respect of Non-performing Advances and Investments:

f. Gross NPA

Category	(₹ In Crore)
Sub Standard	2689.61
Doubtful – 1	4059.17
Doubtful – 2	3375.33
Doubtful – 3	1477.25
Loss	1397.10
Total NPA	12998.46

g. The amount of net NPA is ₹ 6142.47 Crore

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances - 19.77%
- Net NPAs to Net Advances - 10.44%

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i. The movement of gross NPAs is as under:

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the quarter	16140.39
(ii)	Addition during the three months ended 31.12.2018	1128.48
(iii)	Reduction during the three months ended 31.12.2018	4270.41
(iv)	Closing Balance as at the end of the quarter ended 31.12.2018 (i + ii – iii)	12998.46

j. The movement of provision

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the quarter	9191.37
(ii)	Provision made during the three months ended 31.12.2018	519.37
(iii)	Write-off made during the three months ended 31.12.2018	2903.87*
(iv)	Write-back of excess provisions made during the three months ended 31.12.2018	--
(v)	Any other adjustments, including transfers between provisions	--
(vi)	Closing Balance as at the end of the three months ended 31.12.2018 (i + ii – iii – iv + v)	6806.87

*Includes amount of ₹ 86.94 Crores transferred to treasury on account of sale to ARCs.

k. The amount of non-performing investments is ₹ 336.74 Crore.

l. The amount of provisions held for non-performing investments is ₹ 292.44 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	684.24
(ii)	Provision made during the quarter ended 31.12.2018	0
(iii)	Write-off made during the quarter ended 31.12.2018	0
(iv)	Depreciation adjusted by reducing book value of Investment under AFS/ HFT category shifted to HTM	0
(v)	Less: Write back of excess provisions	99.98
(v)	Closing Balance as at the end of the quarter ended 31.12.2018 (i + ii – iii – iv- v)	584.26

n. By major industry or counterparty type:

List of Industry-wise (Major Industries) NPA and provision as on 31st December 2018

(Rs. In Crores)

Sr. No.	Industry Name	Total NPA	Total Provision
1	Mining and Quarrying	3.27	1.45
2	Food Processing	680.58	530.83
3	Beverages (excluding Tea & Coffee) and Tobacco	9.07	8.56
4	Textiles	686.38	304.26
5	Leather and Leather products	4.00	2.00
6	Wood and Wood Products	44.99	31.03
7	Paper and Paper Products	151.52	66.79
8	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	0.02	0.02
9	Chemicals and Chemical Products (Dyes, Paints, etc.)	70.57	48.10
10	Rubber, Plastic and their Products	49.94	21.25
11	Glass & Glassware	25.92	5.71
12	Cement and Cement Products	154.83	150.30
13	Basic Metal and Metal Products	979.68	558.33
14	All Engineering	1991.00	848.65
15	Vehicles, Vehicle Parts and Transport Equipment	32.63	29.23
16	Gems and Jewellery	405.75	347.85
17	Construction	661.32	452.05
18	Infrastructure	2173.08	974.09
	Of which		
	Energy	581.87	269.88
	Communication	318.58	114.55
	Water and sanitation	75.13	75.13
	Social and commercial infra.	75.00	23.60
	Transport	1122.50	490.93
19	Other Industries	190.13	136.34
	Residuary other advances (to tally with gross advances)	4683.79	2290.03
	Total	12998.46	6806.87

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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 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	1,985.30	302.80	9,238.95	6,102.18	1,851.50	1,849.99	13,075.75	8,254.97
Southern India	141.10	21.22	585.05	410.96	239.00	238.96	965.15	671.14
Eastern India	33.11	9.52	313.44	278.26	224.35	223.71	570.90	511.49
Northern India	242.06	40.62	1,379.47	1,050.55	148.88	148.83	1,770.41	1,239.99
Central India	288.04	44.39	578.17	349.69	48.82	48.51	915.04	442.59
Total as per Form C	2,689.61	418.54	12,095.08	8,191.64	2,512.55	2,509.99	17,297.24	11,120.18
Prudential Write-off & write back at Head Office	-	-	3,183.33	3,183.33	1,115.45	1,115.45	4,298.78	4,298.78
	-	-	-	14.53	-	-	-	14.53
Total (Final)	2,689.61	418.54	8,911.75	4,993.78	1,397.10	1,394.54	12,998.46	6,806.87

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 31.12.2018 are as under:

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

(₹ in Crore)

	Fund based	Non-Fund based (without undrawn)
At below 100%	46011.17	3851.89
At 100%	15167.08	1990.52
At more than 100%	6471.00	1292.97
Deducted Against CRM	2383.87	1187.26
Less-PWO at H.O.	4298.78	00.00
Total	65734.34	8322.64

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

(₹ in Crore)

Nature of Assets	Fund based	Non-Fund based (without undrawn)
Domestic Sovereign	0.00	0.19
Public Sector Entity	6424.52	573.48
Claims on Bank	71.14	92.09
Primary Dealers	0.00	1.22
Corporates*	27301.53	7126.81
Regulatory Retail Portfolio	18679.29	484.83
Residential Property	4959.59	0.00
Commercial Real Estate	255.65	38.45
Specified Category	6977.16	5.55
Other Assets	1065.46	0.02
Total	65734.34	8322.64

*Less PWO of ₹ 4298.78 Crore.

As on 31.12.2018

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)	1140522.20
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-37727.50
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1102794.70
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	1450.00
5	Add-on amounts for PFE associated with all derivatives transactions	2739.10
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)	0.00

	in derivatives transactions)	
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)	4189.10

Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	18000.00
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)	18000.00

Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	148139.40
18	(Adjustments for conversion to credit equivalent amounts)	-83448.67
19	Off-balance sheet items (sum of lines 17 and 18)	64690.73
Capital and total exposures		
20	Tier 1 capital	48247.00
21	Total exposures (sum of lines 3, 11, 16 and 19)	1189674.53
22	Basel III Leverage ratio	4.06%

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