

Disclosures under Pillar 3 in terms of New Capital Adequacy Framework (Basel III) of Reserve Bank of India – as on 30th June 2013

Table DF-2 : Capital Adequacy

The Bank's Minimum Capital Requirement and Actual level of capital & Capital Adequacy as on 30.06.2013 under Basel III are as under:

(₹ in crore)

(i)	Capital requirement for Credit risk	5081.18
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	Securitisation exposures	0.00
(ii)	Capital requirement for Market risk in respect of:	308.19
	Capital requirement for Interest Rate Risk	265.92
	Capital requirement for Foreign Exchange risk (including gold)	4.50
	Capital requirement for Equity Risk	31.14
	Capital requirement for FFC	6.63
(iii)	Capital requirement for Operational Risk:	396.89
	Capital requirement for Operational Risk under Basic indicator approach	396.89
(iv)	Capital Requirement for Other Exposures	189.72
	Capital requirements for exposures to banks	4.92
	Capital requirement for Fixed Assets	98.85
	Capital requirement for Other Assets	41.19
	Capital requirement for items in respect of which Bank is contingently liable	44.76
(v)	Total Capital	
	Minimum Capital Requirement for Credit, Market ,Operational Risk and Other Risks	5975.98
	Actual Position of Total Eligible capital	7002.43
	Eligible Tier I Capital	4830.49
	Eligible Tier II Capital	2371.94
(vi)	CRAR	
	CRAR	10.55 %
	Tier I CRAR	6.98 %
	Tier II CRAR	3.57 %

Table DF- 3 : Credit Risk : General disclosures**e. The Quantitative Disclosures in respect of Credit Risk are as under:****(₹ In crore)**

Sl. No.		Fund Based
(i)	Total credit (Net of provision)	64156.05
(ii)	Geographic Distribution of Advances.	
	➤ Overseas	0.00
	➤ Domestic	64156.05
(iii)	Industry type distribution of domestic exposures	Fund Based Outstanding
	Mining & Quarrying (incl. Coal)	38.50
	Iron & Steel	3073.81
	Other Metal & Metal Products	520.61
	All Engineering	2263.62
	Cotton Textile	1366.78
	Jute Textile	4.44
	Other Textiles	1641.96
	Sugar	78.02
	Tea	0.79
	Food Processing	1026.14
	Vegetable oils (incl. Vanaspati)	504.38
	Paper & Paper Products	410.84
	Rubber , Plastic & Products	194.47
	Chemical, Dyes, Paints & Pharmaceutical of which:	1462.11
	➤ Fertilizers	152.75
	➤ Petro- Chemical	836.97
	➤ Drug & Pharmaceuticals	265.48
	Cement	600.45
	Leather & Leather Products	368.49
	Gems & Jewellery	632.92
	Construction	388.21
	Petroleum , Coal Products and Nuclear Fuels	148.08
	Vehicles, Vehicles Parts & transport Equipments	187.72
	Computer Software	199.74
	Infrastructure of which:	13388.97
	➤ Power	10742.21
	➤ Telecommunications	1060.33
	➤ Road & Ports	1027.43

➤ Other Infrastructure	559.00
NBFCs	6077.07
Trading	2622.02
Beverage & Tobacco	0.78
Wood & Wood Products	42.18
Other Industries	2843.44

f. Residual Contractual Maturity Breakdown of Assets as on 30th June 2013.

(₹ In crore)

Maturity Pattern	Advances	Investments	Foreign Currency Assets
1 day (next day)	381.01	157.28	282.38
2 to 7 days	660.52	939.87	313.68
8 to 14 days	822.31	502.55	73.39
15 to 28 days	814.35	155.31	145.51
29 days and up to 3 months	3937.35	1902.86	806.36
Over 3 months & up to 6 months	2597.19	1398.90	394.13
Over 6 months & up to 1 year	3418.54	4812.35	33.10
Over 1 year & up to 3 years	24588.18	17424.70	0.00
Over 3 years & up to 5 years	6123.82	2322.38	0.00
Over 5 years	20812.78	2265.73	0.00
Total	64156.05	31881.93	2048.55

g. Disclosure in respect of Non-performing Advances and Investments:

a. Gross NPA

Category	(₹ In Crore)
Sub Standard	873.87
Doubtful – 1	399.15
Doubtful – 2	265.67
Doubtful – 3	100.16
Loss	118.60
Total NPA	1757.45

b. Net NPA as on 30th June 2013 is ₹ 1114.06 Crore

c. The NPA ratios are as under:

- Gross NPAs to Gross Advances - 2.70 %
- Net NPAs to Net Advances - 1.74 %

d. The movement of gross NPAs is as under

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	1452.45
(ii)	Addition during the period	407.84
(iii)	Reduction during the period	102.84
(iv)	Closing Balance as at quarter ended 30 th June 2013 (i + ii – iii)	1757.45

f. The movement of provision for NPA is as under:

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	518.51
(ii)	Provision made during the period	109.15
(iii)	Write-off made during the period	0.14
(iv)	Write-back of excess provisions made during the year	--
(v)	Closing Balance as at the end of the year (i + ii- iii- iv)	627.52

g. The amount of non-performing investments is ₹ 72.22 crore.

h. The amount of provisions held for non-performing investments is ₹ 72.22 crore

i. The movement of provisions for depreciation on investments is as under:

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	204.33
(ii)	Provision made during the period (written back / reversed)	(-) 21.77
(iii)	Write-off made during the period	31.35
(iv)	Depreciation adjusted by reducing book value of Investment under AFS/ HFT category shifted to HTM	0.52
(v)	Closing Balance as at the end of the Half year (i+ii-iii-iv)	150.69

Table DF- 4: Credit risk: Disclosures for Portfolios subject to the Standardised Approach

(i) Fund based & Non- Fund based exposures:

(₹ in Crore)

	Fund based Exposure	Non Fund based Exposure
Against CRM	2406.25	877.22
At below 100%	34876.96	2126.64
At 100%	19070.36	4389.80
At more than 100%	8621.42	1608.89
