

Disclosures under Pillar 3 in terms of Guidelines on composition of Capital Disclosure Requirements of Reserve Bank of India – as on 30th June 2014

Table DF-2 : Capital Adequacy

Qualitative disclosures:

The Bank's Minimum Capital Requirement and Actual level of Capital & Capital Adequacy as on 30.06.2014 are as under:

(₹ in crore)

(i)	Capital requirement for Credit risk	6167.31
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	Securitisation exposures	0.00
(ii)	Capital requirement for Market risk in respect of:	246.20
	Capital requirement for Interest Rate Risk	110.32
	Capital requirement for Specific Risk for securities held under AFS category	88.35
	Capital requirement for Foreign Exchange risk (including gold)	4.50
	Capital requirement for Equity Risk	43.03
(iii)	Capital requirement for Operational Risk:	452.38
	Capital requirement for Operational Risk under Basic indicator approach	452.38
(iv)	Capital Requirement for Other Exposures	153.09
	Capital requirements for exposures to banks	4.08
	Capital requirement for Fixed Assets	101.05
	Capital requirement for Other Assets	47.96
(v)	Total Capital	
	Minimum Capital Requirement for Credit, Market ,Operational Risk and Other Risks	7018.98
	Actual Position of Total Eligible capital	8706.08
	Eligible Tier I Capital	5804.05
	Eligible Tier II Capital	2902.03
(vi)	CRAR	11.16
	CRAR	11.16
	Tier I CRAR	7.44
	Tier II CRAR	3.72

Table DF- 3 : Credit Risk : General disclosures

e. The Quantitative Disclosures in respect of Credit Risk as at 30th June 2014 are as under:

Sr. No	(₹ In crore)	
		Fund Based
(i)	Total credit (Net of provision)	74085.88
(ii)	Geographic Distribution of Advances	
	➤ Overseas	0.00
	➤ Domestic	74085.88
(iii)	Industry type distribution of domestic exposures	Fund Based Outstanding
	Mining & Quarrying (incl. Coal)	53.67
	Iron & Steel	3102.87
	Other Metal & Metal Products	641.25
	All Engineering	2792.19
	Cotton Textile	2021.16
	Jute Textile	4.32
	Other Textiles	2049.74
	Food Processing of which:	1428.98
	➤ Sugar	78.69
	➤ Tea	4.18
	➤ Vegetable oils (incl Vanaspati)	595.87
	Paper & Paper Products	428.37
	Rubber , Plastic & Products	34.70
	Chemical, Dyes, Paints & Pharmaceutical of which:	1177.10
	➤ Fertilizers	195.88
	➤ Petro- Chemical	522.01
	➤ Drug & Pharmaceuticals	233.17
	Cement & Cement Products	689.65
	Leather & Leather Products	452.03
	Gems & Jewellery	652.37
	Construction	465.18
	Petroleum , Coal Products and Nuclear Fuels	269.33
	Vehicles, Vehicles Parts & transport Equipments	212.90
	Computer Software	199.51
	Infrastructure of which:	14872.36
	➤ Power	10144.90
	➤ Telecommunications	1080.97

	➤ Road & Ports	2701.26
	➤ Airports	61.66
	➤ Railways (other than Indian Railways)	253.34
	➤ Other Infrastructure	630.23
	NBFCs	5369.09
	Trading	4327.62
	Beverage & Tobacco	8.42
	Wood & Wood Products	103.32
	Other Industries	3135.52

f. Residual Contractual Maturity Breakdown of Assets as at 30th June, 2014.
(₹ In crore)

Maturity Pattern	Net Advances	Net Investments
1 day (next day)	449.64	1.00
2 to 7 days	672.32	1880.57
8 to 14 days	769.13	0.00
15 to 28 days	638.99	9.96
29 days and up to 3 months	4414.11	725.95
Over 3 months & up to 6 months	3253.54	317.18
Over 6 months & up to 1 year	4094.82	909.90
Over 1 year & up to 3 years	31891.15	5235.11
Over 3 years & up to 5 years	7183.74	7470.75
Over 5 years	20718.74	19482.15
Total	74085.88	36032.57

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

Category	(₹ In Crore)
Sub Standard	1756.13
Doubtful – 1	577.32
Doubtful – 2	581.77
Doubtful – 3	118.56
Loss	135.45
Total NPA	3169.23

b. The amount of **net NPA** is ₹ 2174.50 Crore

c. The NPA ratios are as under:

- Gross NPAs to Gross Advances - 4.21 %
- Net NPAs to Net Advances - 2.94 %

d. The movement of gross NPAs is as under

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	2616.03
(ii)	Addition during the three months ended 30.06.2014	674.20
(iii)	Reduction during the three months ended 30.06.2014	121.00
(iv)	Closing Balance as at the end of the quarter ended 30.06.2014 (i + ii – iii)	3169.23

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

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the year	772.78
(ii)	Provision made during the three months ended 30.06.2014	202.15
(iii)	Write-off made during the three months ended 30.06.2014	12.69
(iv)	Write-back of excess provisions made during the three months ended 30.06.2014	--
(v)	Closing Balance as at the end of the three months ended 30.06.2014 (i + ii – iii - iv)	962.24

g. The amount of non-performing investments is ₹ 110.22 Crore.

h. The amount of provisions held for non-performing investments is ₹ 110.22 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	475.72
(ii)	Provision made during the quarter ended 30.06.2014	0.00
(iii)	Write-off made during the quarter ended 30.06.2014	0.00
(iv)	Depreciation adjusted by reducing book value of Investment under AFS/ HFT category shifted to HTM	266.83
(v)	Less: Write back of excess provisions	63.68
(v)	Closing Balance as at the end of the quarter ended 30.06.2014 (i + ii – iii – iv- v)	145.21

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

The risk weighted assets after risk mitigation subject to Standardized Approach (rated and unrated) in the following four major risk buckets as at 30.06.2014 are as under:

(i) Fund based & Non- Fund based exposures

	Fund based Exposure	Non Fund based Exposure (without undrawn)
		(₹ in Crore)
At below 100%	39019.02	2079.99
At 100%	22569.28	4030.83
At more than 100%	11245.31	2322.34
Deducted Against CRM	2724.00	903.50

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

(₹ in Crore)

Nature of Assets	Fund Based Exposure	Non Fund based Exposure (without undrawn)
Domestic Sovereign	-	0.10
Public Sector Entity	16322.84	474.19
Claims on Bank	351.81	44.27
Primary Dealers	5.04	1.51
Corporates	37039.32	8174.74
Regulatory Retail Portfolio	15199.97	564.89
Residential Property	3385.04	-
Commercial Real Estate	940.85	65.73
Specified Category	2082.30	11.21
Other Assets	230.44	0.02

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