

Disclosures under Pillar 3 in terms of Guidelines on composition of Capital Disclosure Requirements of Reserve Bank of India – as on 31st December 2015

Table DF-2 : Capital Adequacy

Quantitative disclosures:

The Bank's Minimum Capital Requirement and Actual level of Capital & Capital Adequacy as on 31.12.2015 are as under:

(₹ in crore)

(i)	Capital requirement for Credit risk	6148.97
	Capital requirement for Credit Risk	6137.08
	Securitisation exposures	0.00
	Capital requirement for FFC (Contingent liability)	11.89
(ii)	Capital requirement for Market risk in respect of:	517.47
	Capital requirement for Interest Rate Risk	452.25
	Capital requirement for Foreign Exchange risk (including gold)	3.04
	Capital requirement for Equity Risk	50.29
(iii)	Capital requirement for Operational Risk:	537.71
	Capital requirement for Operational Risk under Basic indicator approach	537.71
(iv)	Capital Requirement for Other Exposures	543.94
	Capital requirements for exposures to banks	9.89
	Capital requirement for Fixed Assets	106.36
	Capital requirement for Other Assets	427.68
(v)	Total Capital	
	Minimum Capital Requirement for Credit, Market ,Operational Risk and Other Risks	7748.08
	Actual Position of Total Eligible capital	8749.04
	Eligible Tier I Capital	6065.22
	Eligible Tier II Capital	2683.82
(vi)	CRAR	
	CRAR	10.17
	Tier I CRAR	7.05
	Tier II CRAR	3.12

Table DF- 3 : Credit Risk : General disclosures

e. The Quantitative Disclosures in respect of Credit Risk as at 31st December 2015 are as under:

Sr. No		(₹ In crore)
		Fund Based
(i)	Total credit (Net of provision)	77444.99
(ii)	Geographic Distribution of Advances	77444.99
	➤ Overseas	
	➤ Domestic	
(iii)	Industry type distribution of domestic exposures (Gross)	Fund based outstanding as at Last day of December 2015
	Mining & Quarrying (incl. Coal)	808.71
	Iron & Steel	3996.77
	Other Metal & Metal Products	532.90
	All Engineering	3062.50
	Cotton Textile	2243.64
	Jute Textile	5.98
	Other Textiles	2223.46
	Food Processing	1727.90
	Of which Sugar	143.37
	Tea	8.30
	Edible oils (incl. Vanaspati)	789.46
	Paper & Paper Products	424.32
	Rubber , Plastic & their products	656.63
	Chemical, Dyes, Paints & Pharmaceutical of which:	1154.43
	➤ Fertilizers	151.26
	➤ Petro- Chemical	326.34
	➤ Drug & Pharmaceuticals	371.28
	Cement and Cement products	694.51
	Leather & Leather Products	522.64
	Gems & Jewellery	760.93
	Construction	2281.48
	Petroleum , Coal Products and Nuclear Fuels	197.91
	Vehicles, Vehicles Parts & transport Equipments	231.23
	Computer Software	232.55
	Infrastructure of which:	15047.98
	➤ Power	9468.00

➤	Telecommunications	1313.76
➤	Road	2561.59
➤	Ports	110.31
➤	Airports	24.99
➤	Railways (other than Indian Railways)	321.25
➤	Other Infrastructure	1248.08
	NBFCs	5618.67
	Trading	3661.80
	Beverage & Tobacco	22.01
	Wood & Wood Products	146.05
	Other Industries	1928.95

e. Residual Contractual Maturity Breakdown of Assets as at 31st December, 2015
(₹ In crore)

Maturity Pattern	Net Advances	Net Investments	Foreign Currency Assets
1 day (next day)	123.56	298.54	281.94
2 to 7 days	775.75	216.65	148.03
8 to 14 days	1369.34	0.00	25.93
15 to 28 days	637.92	0.00	126.07
29 days and up to 3 months	5183.76	693.97	603.56
Over 3 months & up to 6 months	2214.29	221.64	268.53
Over 6 months & up to 1 year	2674.14	928.52	0.36
Over 1 year & up to 3 years	31181.78	5786.60	0.00
Over 3 years & up to 5 years	8710.28	8164.55	0.00
Over 5 years	24574.17	17807.70	0.00
Total	77444.99	34118.17	1454.42

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

Category	(₹ In Crore)
Sub Standard	2732.28
Doubtful – 1	2169.37
Doubtful – 2	2293.15
Doubtful – 3	502.49
Loss	219.18
Total NPA	7916.47

g. The amount of net NPA is ₹ 5176.27 Crore

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances - 9.85 %
- Net NPAs to Net Advances - 6.68 %

i. The movement of gross NPAs is as under:

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the period	5282.62
(ii)	Addition during the three months ended 31.12.2015	2921.65
(iii)	Reduction during the three months ended 31.12.2015	287.80
(iv)	Closing Balance as at the end of the quarter ended 31.12.2015 (i + ii – iii)	7916.47

j. The movement of provision

Sl. No.	Particulars	₹ In Crore
(i)	Opening Balance at the beginning of the period	1763.89
(ii)	Provision made during the three months ended 31.12.2015	1002.25
(iii)	Write-off made during the three months ended 31.12.2015	85.35
(iv)	Write-back of excess provisions made during the three months ended 31.12.2015	--
(v)	Any other adjustments, including transfers between provisions	--
(vi)	Closing Balance as at the end of the three months ended 31.12.2015 (i + ii – iii – iv + v)	2680.79

k. The amount of non-performing investments is ₹ 125.98 Crore.

l. The amount of provisions held for non-performing investments is ₹ 125.98 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 period	126.45
(ii)	Provision made during the quarter ended 31.12.2015	16.29
(iii)	Write-off made during the quarter ended 31.12.2015	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 31.12.2015 (i + ii – iii – iv- v)	142.74

n. By major industry or counterparty type:

List of Industry-wise (Major Industries) NPA and provision as on 31st December 2015

(Rs. In Crores)

Sr. No.	Industry Name	Total NPA	Total Provision
1	Mining and Quarrying	8.42	2.12
2	Food Processing	428.25	130.78
3	Beverages (excluding Tea & Coffee) and Tobacco	10.52	2.08
4	Textiles	1004.85	188.23
5	Leather and Leather products	2.46	1.09
6	Wood and Wood Products	22.31	4.93
7	Paper and Paper Products	115.76	24.00
8	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	0.04	0.04
9	Chemicals and Chemical Products (Dyes, Paints, etc.)	114.84	37.61
10	Rubber, Plastic and their Products	30.93	11.63

11	Glass & Glassware	74.28	42.57
12	Cement and Cement Products	142.20	42.11
13	Basic Metal and Metal Products	2050.21	604.49
14	All Engineering	352.72	94.87
15	Vehicles, Vehicle Parts and Transport Equipment	7.80	1.90
16	Gems and Jewellery	93.34	22.77
17	Construction	0.00	0.00
18	Infrastructure	1039.72	588.10
	Of which		
	Energy	379.50	110.13
	Telecommunication	259.75	200.51
	Water and sanitation	25.33	7.56
	Social and commercial infra.	3.87	1.48
	Others	371.27	244.95
19	Other Industries	495.10	100.94
	Residuary other advances (to tally with gross advances)	1922.72	780.53
	Total	7916.47	2680.79

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

Position as on 31st December 2015							(Rs. in Crores)	
	Substandard Advances		Doubtful Advances		Loss Advances		Total NPA	Total Provision
	NPA Amount	Provision	NPA Amount	Provision	NPA Amount	Provision		
Western India	1507.93	230.99	4075.02	2019.06	112.03	111.64	5694.98	2361.69
Southern India	128.13	19.48	456.36	192.20	131.02	130.97	715.51	342.65
Eastern India	62.00	9.30	297.58	144.82	136.11	136.10	495.69	290.23
Northern India	990.67	148.62	709.36	353.04	32.86	30.70	1732.88	532.36
Central India	86.31	13.01	147.20	97.01	24.39	24.35	257.90	134.37
Total as per Form C	2775.04	421.40	5685.52	2806.12	436.41	433.74	8896.97	3661.29
Prudential Write-off at Head Office	42.76	42.76	720.51	720.51	217.23	217.23	980.50	980.50
Total (Final)	2732.28	378.64	4965.01	2085.61	219.18	216.53	7916.47	2680.79

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 31.12.2015 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%	42562.26	2074.35
At 100%	22684.21	3988.65
At more than 100%	12047.08	2225.00
Deducted Against CRM	3112.76	777.27
Total	80406.31	9065.27

(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	80.68	0.04
Public Sector Entity	13738.85	431.05
Claims on Bank	470.10	36.36
Primary Dealers	21.00	0.78
Corporates	35480.22	8003.11
Regulatory Retail Portfolio	18925.43	511.56
Residential Property	4037.74	-
Commercial Real Estate	826.93	60.48
Specified Category	6483.07	21.87
Other Assets	342.29	0.015
Total	80406.31	9065.27

As on 31.12.2015

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)	1285378.80
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-15922.40
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1269456.40
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	840.00
5	Add-on amounts for PFE associated with all derivatives transactions	4440.00
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)	5240.00

Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	3290.00
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)	3290.00
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	160710.00
18	(Adjustments for conversion to credit equivalent amounts)	-76170.00
19	Off-balance sheet items (sum of lines 17 and 18)	84540.00
Capital and total exposures		
20	Tier 1 capital	60652.20
21	Total exposures (sum of lines 3, 11, 16 and 19)	1362526.40
	Less : Balance sheet assets deducted from Tier I capital	15922.40
	Total Exposure after deduction	1346604.00
Basel III Leverage ratio		4.50%

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