

Table DF – 2

CAPITAL ADEQUACY as on 31.12.2014

Quantitative disclosures

(Rs. In Crore)

a) Capital requirements for credit risk: Standardised Approach	
Portfolios subject to standardised approach	15130.87
Securitisation exposures	0.00
Total	15130.87
b) Capital requirements for market risk: Standardised Duration Approach	
Interest rate risk	677.93
Foreign Exchange risk (including gold)	18.10
Equity risk	409.27
Total	1105.30
c) Capital requirements for operational risk Basic indicator approach	
Operational Risk	1067.86
d) Total Capital Ratio for the Bank	
Total CRAR	10.15%
Total CRAR (subject to application of Prudential Floor)	
Tier 1 CRAR	10.15%
CET-I	7.24%



Table DF 3 --- As on 31.12.2014

CREDIT RISK: GENERAL DISCLOSURES FOR ALL BANKS

(Rs. In Crore)

Quantitative Disclosures	Applicability to our Bank	
a) Total gross credit risk exposures, Fund based and Non fund based separately	FB NFB	259985 28227
b) Geographic distribution of exposures, Fund based and Non fund based separately <ul style="list-style-type: none"> • Domestic • Overseas 	FB 161181.90 17350.33	NFB 35971.36 3886.84
c) Industry type distribution of exposures, fund based and non-fund based separately.	Annexed	
d) Residual contractual maturity breakdown of assets	Annexed	
e) Amount of NPAs (Gross) <ul style="list-style-type: none"> • Substandard • Doubtful (D1, D2, D3) • Loss 	8503.20 5842.01 155.30	
f) Net NPAs	9511.15	
g) NPA Ratios <ul style="list-style-type: none"> • Gross NPAs to gross advances • Net NPAs to net advances 	8.12 5.52	
h) Movement of NPAs (Gross) <ul style="list-style-type: none"> • Opening balance • Additions • Reductions • Closing balance 	13333.87 2268.69 1102.05 14500.51	
j) Movement of provisions for NPAs <ul style="list-style-type: none"> • Opening balance • Provisions made during the period • Write off • Write back of excess provisions • Closing balance 	3688.92 1156.97 480.98 4364.91	
k) Amount of Non-Performing Investments	178.24	



l) Amount of provisions held for non-performing investments	90.28	
m) Movement of provisions for depreciation on investments		
• Opening Balance as on 30.09.2014	566.57	
• Provisions made during the period	3.02	
• Write-off	11.62	
• Write-back of excess provisions	0.00	
• Closing Balance as on 31.12.2014	557.97	



Residual contractual Maturity break down of Assets

(Rs. In Crore)

Day 1	2-7 D	8-14D	15-28D	29D-3M	3-6M	6M-1Year	>1 to 3years	>3 to 5years	>5 years
10381.35	6526.89	5338.76	6455.18	22602.42	13674.48	26714.92	67245.44	27600.21	97112.93

Covers Gross Assets for global operations



INDUSTRY WISE EXPOSURES

(Rs. In Crore)

Industry Name	Outstanding
Mining and Quarrying	2026.65
Food Processing	4070.03
Sugar	1109.99
Edible Oils and Vanaspati	1078.89
Tea	43.12
Beverage & Tobacco	577.79
Cotton Textiles	4010.9
Jute Textiles	74.37
Other Textiles	3323.46
Leather and Leather Products	523.08
Wood and Wood products	693.78
Paper and Paper Products	1841.83
Petroleum, Coal Products and Nuclear Fuels	1131.34
Chemicals, Dyes, Paints, etc.	2245.17
Of which Fertilisers	127.15
Of which Drugs and Pharmaceuticals	724.1
Of which Others	1393.92
Rubber, Plastic and their Products	1077.35
Glass and Glassware	139.31
Cement and Cement Products	1376.99
Iron and Steel	10670.87
Other Metal and Metal Products	2353.32
All Engineering	5658.4
Of which Electronics	410.49
Vehicles, Vehicle Parts and Transport Equipment	3271.56
Gems and Jewellery	983.76
Construction	1320.65
Infrastructure	27998.58
Of which Power	18699.82
Of which Telecommunications	1460.57
Of which Roads & Ports	7838.2
Other Industries	415.78
Computer Software	631.88
NBFCs	4675.46
Trade	9423.53
Residual Advances to Balance Gross Advances	88016.39
TOTAL	178532.23



Table DF-4 as on 31.12.2014

CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH

Quantitative Disclosures

(Rs. In Crore)

Classification	Exposure after Mitigation (EAM)	EAM covered under External Rating	Unrated
<u>ADVANCES / INVESTMENT</u>			
Below 100% risk weight	103661.01	13465.48	90195.53
100% risk weight	98382.86	12350.65	86032.21
More than 100% risk weight	28967.39	7582.42	21384.97
Deducted	0.00	0.00	0.00
TOTAL	231011.26	33398.55	197612.71
<u>OTHER ASSETS</u>			
Below 100% risk weight	23086.90	1425.15	21661.75
100% risk weight	6450.82	0.00	6450.82
More than 100% risk weight	0.37	0.00	0.37
Deducted	0.00	0.00	0.00
TOTAL	29538.09	1425.15	28112.94

