

Table DF – 2: AS ON 30.06.2016

CAPITAL ADEQUACY

Quantitative disclosures

Amount in Rs. Crore

a) Capital requirements for credit risk <ul style="list-style-type: none">• Portfolios subject to standardised approach• Securitisation exposures	14089.66 NIL
b) Capital requirements for market risk: <ul style="list-style-type: none">• Standardised duration approach<ul style="list-style-type: none">- Interest rate risk- Foreign Exchange risk (including gold)- Equity risk	444.97 5.47 591.31
c) Capital requirements for operational risk <ul style="list-style-type: none">• Basic indicator approach• The Standardised Approach	1143.79 Not Applicable
d) Common Equity Tier 1 Capital Ratio Tier 1 Capital Total Capital Ratio For the top consolidated group; and • For significant bank subsidiaries (stand alone or sub-consolidated depending on how the Framework is applied)	6.78% 7.39% 9.47% Not Applicable Not Applicable



Table DF-3: AS ON 30.06.2016**CREDIT RISK: GENERAL DISCLOSURES FOR ALL BANKS**

Amount in Rs. Crore

Quantitative Disclosures	Applicability to our Bank
a) Total gross credit risk exposures:	
Fund based	249560.44
Non fund based	21915.10
b) Geographic distribution of exposures,	
• Domestic	
Fund based	149216.89
Non Fund based	29988.50
• Overseas	
Fund based	16338.90
Non Fund based	2456.49
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)	33913.15
• Substandard	15320.59
• Doubtful (D1, D2, D3)	17752.89
• Loss	839.67
f) Net NPAs	21321.24
g) NPA Ratios	
• Gross NPAs to gross advances	20.48%
• Net NPAs to net advances	13.97%
h) Movement of NPAs (Gross)	
• Opening balance (as on 01.04.2016)	30048.63
• Additions	5329.72
• Reductions	1465.20
• Closing balance (as on 30.06.2016)	33913.15
i) Movement of provisions for NPAs	
• Opening balance (as on 01.04.2016)	9743.38
• Provisions made during the period	2064.92
• Write off / Write back of excess provisions	369.89
• Closing balance (as on 30.06.2016)	11438.41



j) Amount of Non-Performing Investments (Includes Rs. 11.62 Crores of ARCIL – SPIC (Non Performing Investment matured for payment))	259.56
k) Amount of provisions held for non-performing investments (Includes Rs. 11.62 Crores of ARCIL – SPIC (Non Performing Investment matured for payment))	124.07
l) Movement of provisions for depreciation on investments	
• Opening Balance	436.74
• Provisions made during the period (Relates to the provision made in overseas branches)	1.25
• Write-off / Write-back of excess provisions	(32.92)
• Closing Balance	405.07

Residual contractual Maturity break down of Assets

Amount in Rs. Crore										
Day i	2-7D	8-14D	15-30D	31D-2M	2-3M	3M-6M	6M-12M	>1 to 3 years	>3 to 5 years	>5 years
23417.12	11191.21	5189.46	2927.16	19547.24	22471.27	14500.93	24779.13	75095.85	21912.61	51644.22

Covers Gross Assets for Global operations

INDUSTRY WISE EXPOSURES

Amount in Rs. Crore

Industry Name	Outstanding
Mining and quarrying	1790.69
Food Processing	3129.02
Of which Sugar	1061.24
Of which Edible Oils and Vanaspati	1086.71
Of which Tea	54.37
Beverages and Tobacco	70.24
Cotton Textiles	3099.50
Jute Textiles	0.00
Handicraft/ Khadi (Non Priority)	175.26
Other Textiles	2601.88
Leather and Leather Products	64.66
Wood and Wood Products	668.80
Paper and Paper Products	580.97
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	884.67
Chemicals and Chemical Products (Dyes, Paints, etc.,)	2319.78
Of which Fertilisers	75.74
Of Which Drugs and Pharmaceuticals	707.87
Of which Others	1536.17



Amount in Rs. Crore

Industry Name	Outstanding
Rubber, Plastic and their products	1082.65
Glass & Glassware	92.18
Cement and Cement Products	1443.53
Iron and Steel	9454.60
Other Metal and Metal Products	2812.14
All Engineering	4752.98
Of which Electronics	348.61
Vehicles, Vehicle Parts and Transport Equipments	3111.35
Gems and Jewellery	809.52
Construction	854.09
Infrastructure	29225.73
Of which Roadways	8268.41
Of which Energy	12321.15
Of which Telecommunications	3141.49
Other Industries	514.09
Residuary Other Advances to balance Gross Advances	96017.46
Of which Aviation Sector	913.13
Total Loans and Advances	165555.79

Table DF-4: AS ON 30.06.2016

CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH

Quantitative Disclosures

Amount in Rs. Crore

Classification	Exposure after Mitigation (EAM)	EAM covered under External Rating	Unrated
<u>ADVANCES / INVESTMENT</u>			
Below 100% risk weight	98341.59	13708.52	84633.07
100% risk weight	88376.76	8049.18	80327.58
More than 100% risk weight	22183.39	1273.98	20909.41
Deducted	0.00	0.00	0.00
TOTAL	208901.74	23031.68	185870.06
<u>OTHER ASSETS</u>			
Below 100% risk weight	31446.85	82.58	31364.27
100% risk weight	7717.13	0.00	7717.13
More than 100% risk weight	17.78	0.00	17.78
Deducted	0.00	0.00	0.00
TOTAL	39181.76	82.58	39099.18

