

Table DF – 2: AS ON 30.06.2015

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 	14905.79 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 	1117.32 18.06 601.02
c) Capital requirements for operational risk <ul style="list-style-type: none"> • Basic indicator approach • The Standardised Approach 	1107.51 Not Applicable
d) Common Equity Tier 1 Capital Ratio <ul style="list-style-type: none"> 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) 	6.33% 7.06% 9.75% Not Applicable Not Applicable

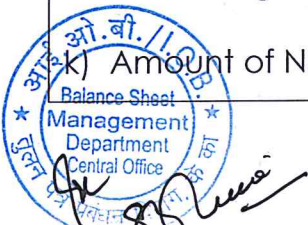


Table DF-3: AS ON 30.06.2015

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	259499.71
Non fund based	27995.07
b) Geographic distribution of exposures,	
• Domestic	
Fund based	158960.99
Non Fund based	35595.13
• Overseas	
Fund based	16001.47
Non Fund based	2716.46
c) Industry type distribution of exposures, fund based and non-fund based separately.	Annexed
b) Residual contractual maturity breakdown of assets	Annexed
c) Amount of NPAs (Gross)	16451.20
• Substandard	7405.93
• Doubtful (D1, D2, D3)	8746.26
• Loss	299.01
d) Net NPAs	10640.43
e) NPA Ratios	
• Gross NPAs to gross advances	9.40%
• Net NPAs to net advances	6.31%
f) Movement of NPAs (Gross)	
• Opening balance	14922.45
• Additions	2488.50
• Reductions	959.75
• Closing balance	16451.20
j) Movement of provisions for NPAs	
• Opening balance	4457.20
• Provisions made during the period	974.64
• Write off / Write back of excess provisions	294.08
• Closing balance	5137.76
k) Amount of Non-Performing Investments	191.14



l) Amount of provisions held for non-performing investments	79.65
m) Movement of provisions for depreciation on investments	422.45
• Opening Balance	129.70
• Provisions made during the period	-
• Write-off / Write-back of excess provisions	-
• Closing Balance	552.15

Residual contractual Maturity break down of Assets

Amount in Rs. Crore

Day 1	2-7D	8-14D	15-28D	29D-3M	3-6M	6M-1Year	>1 to 3 years	>3 to 5 years	>5 years
8923.46	7482.05	10513.84	5891.39	22865.13	12407.50	27137.34	67718.53	29896.69	98211.98

Covers Gross Assets for Global operations

INDUSTRY WISE EXPOSURES

Amount in Rs. Crore

Industry Name	Outstanding
Mining and quarrying	1833.83
Food Processing	4268.17
Of which Sugar	1186.48
Of which Edible Oils and Vanaspati	1058.72
Of which Tea	56.62
Beverages and Tobacco	423.67
Cotton Textiles	3955.83
Jute Textiles	74.68
Handicraft/ Khadi (Non Priority)	0.00
Other Textiles	3137.40
Leather and Leather Products	554.99
Wood and Wood Products	707.59
Paper and Paper Products	1869.96
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	933.63
Chemicals and Chemical Products (Dyes, Paints, etc.,)	2611.78
Of which Fertilisers	216.25
Of Which Drugs and Pharmaceuticals	708.55
Of which Others	1686.98
Rubber, Plastic and their products	1094.02
Glass & Glassware	124.71
Cement and Cement Products	1522.95
Iron and Steel	11801.82
Other Metal and Metal Products	2378.14
All Engineering	5631.83



Of which Electronics	398.16
Vehicles, Vehicle Parts and Transport Equipments	3442.20
Gems and Jewellery	913.74
Construction	1005.17
Infrastructure	28664.65
Of which Roadways	8284.20
Of which Energy	17401.99
Of which Telecommunications	1468.56
Other Industries	464.96
Residuary Other Advances to balance Gross Advances	97546.74
Of which Aviation Sector	1499.66
Total Loans and Advances	174962.46

Table DF-4: AS ON 30.06.2015

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	105727.47	12522.54	93204.92
100% risk weight	90940.52	10618.55	80321.97
More than 100% risk weight	32905.24	8880.63	24024.61
Deducted	0.00	0.00	0.00
TOTAL	229573.23	32021.72	197551.50
<u>OTHER ASSETS</u>			
Below 100% risk weight	25153.55	1854.07	23299.47
100% risk weight	5871.18	0.00	5871.18
More than 100% risk weight	20.91	0.00	20.91
Deducted	0.00	0.00	0.00
TOTAL	31045.64	1854.07	29191.56

