

Table DF – 2

CAPITAL ADEQUACY as on 30.06.2014

Quantitative disclosures

(Rs. In Crore)

b) Capital requirements for credit risk: Standardised Approach	
Portfolios subject to standardised approach	15114.96
Securitisation exposures	
Total	15114.96
c) Capital requirements for market risk: Standardised Duration Approach	
Interest rate risk	493.36
Foreign Exchange risk (including gold)	18.28
Equity risk	220.63
Total	732.27
d) Capital requirements for operational risk Basic indicator approach	1067.86
Operational Risk	1067.86
e) Total Capital Ratio for the Bank	
Total CRAR	10.61%
Total CRAR (subject to application of Prudential Floor)	
Tier 1 CRAR	7.40%
CET-I	7.11%



Table DF 3 --- As on 30.06.2014

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	264279 93026
b) Geographic distribution of exposures, Fund based and Non fund based separately	FB NFB	NFB 36964.66
• Domestic	158560.06	4410.13
• Overseas	18748.54	
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)		
• Substandard	5551.94	
• Doubtful (D1, D2, D3)	4644.83	
• Loss	154.06	
f) Net NPAs	6643.62	
g) NPA Ratios		
• Gross NPAs to gross advances	5.84	
• Net NPAs to net advances	3.85	
h) Movement of NPAs (Gross)		
• Opening balance	9020.48	
• Additions	2648.74	
• Reductions	1318.39	
• Closing balance	10350.83	
j) Movement of provisions for NPAs		
• Opening balance	2994.03	
• Provisions made during the period	524.33	
• Write off	375.57	
• Write back of excess provisions	Nil	
• Closing balance	Nil	
k) Amount of Non-Performing Investments	3142.79	
	143.71	



l) Amount of provisions held for non-performing investments	54.47	
m) Movement of provisions for depreciation on investments		
• Opening Balance as on 01.04.2014	995.49	
• Provisions made during the period	Nil	
• Write-off	Nil	
• Write-back of excess provisions	505.93	
• Closing Balance as on 30.06.2014	484.29	

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	Total
9023.06	9411.91	4382.43	6055.17	23863.95	16205.93	30167.02	71030.06	27057.69	81868.95	279066.

Covers Gross Assets for global operations



INDUSTRY WISE EXPOSURES

(Rs. In Crore)

Industry Name	Outstanding
Mining and Quarrying	2972.92
Food Processing	3666.49
Sugar	1080.86
Edible Oils and Vanaspati	766.92
Tea	50.32
Beverage & Tobacco	306.92
Cotton Textiles	3904.37
Jute Textiles	38.36
Other Textiles	3194.08
Leather and Leather Products	504.89
Wood and Wood products	667.75
Paper and Paper Products	1797.1
Petroleum, Coal Products and Nuclear Fuels	1274.31
Chemicals, Dyes, Paints, etc.	2555.43
Of which Fertilisers	455.56
Of which Drugs and Pharmaceuticals	704.36
Of which Others	1395.51
Rubber, Plastic and their Products	1053.35
Glass and Glassware	134.21
Cement and Cement Products	1329.99
Iron and Steel	10013.14
Other Metal and Metal Products	2212.24
All Engineering	5376.98
Of which Electronics	400.24
Vehicles, Vehicle Parts and Transport Equipment	2592.98
Gems and Jewellery	969.38
Construction	1682.16
Infrastructure	25931.85
Of which Power	17010.05
Of which Telecommunications	1446.30
Of which Roads & Ports	7475.50
Other Industries	481.61
Computer Software	675.01
NBFCs	5520.20
Trade	9282.10
Residual Advances to Balance Gross Advances	89170.78
TOTAL	177308.60



Table DF-4 as on 30.06.2014

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	98424.13	10819.37	87605.76
100% risk weight	110648.73	12507.36	98141.37
More than 100% risk weight	21477.86	3416.06	18061.80
Deducted			
TOTAL	230550.73	26742.80	203808.93
<u>OTHER ASSETS</u>			
Below 100% risk weight	27742.28	805.65	26936.63
100% risk weight	7627.18	0	7627.18
More than 100% risk weight	0	0	0
Deducted			
TOTAL	35369.46	805.65	34563.81

