

Table DF 3 --- As on 31.12.2013

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	253004.22 86026.78
b) Geographic distribution of exposures, Fund based and Non fund based separately	FB	NFB
• Domestic	152491.70	35214.02
• Overseas	21595.18	3935.07
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	4372.25	
• Doubtful (D1, D2, D3)	4721.87	
• Loss	73.96	
f) Net NPAs	4514.59	
g) NPA Ratios		
• Gross NPAs to gross advances	5.27%	
• Net NPAs to net advances	3.24%	
h) Movement of NPAs (Gross)		
• Opening balance	6607.96	
• Additions	4627.15	
• Reductions	2067.03	
• Closing balance	9168.08	
i) Movement of provisions for NPAs		
• Opening balance	2464.51	
• Provisions made during the period	1943.15	
• Write off	910.22	
• Write back of excess provisions	-	
• Closing balance	3497.44	
k) Amount of Non-Performing Investments	67.48	



l) Amount of provisions held for non-performing investments	36.70	
m) Movement of provisions for depreciation on investments		
• Opening Balance as on 01.04.2013	590.04	
• Provisions made during the period	46.72	
• Write-off	0	
• Write-back of excess provisions	0	
• Closing Balance as on 31.12.2013	636.76	

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
12872.26	6656.90	4429.24	5158.71	24438.32	15877.26	26582.87	65347.59	24297.75	79711.63

Covers Gross Assets for global operations



INDUSTRY WISE EXPOSURES

(Rs. In Crore)

Industry Name	Outstanding
Mining and Quarrying	2729.96
Food Processing	1620.40
Sugar	865.64
Edible Oils and Vanaspati	800.35
Tea	44.35
Beverage & Tobacco	274.36
Cotton Textiles	3881.34
Jute Textiles	34.42
Other Textiles	3497.56
Leather and Leather Products	480.51
Wood and Wood products	644.89
Paper and Paper Products	1837.26
Petroleum, Coal Products and Nuclear Fuels	1352.95
Chemicals, Dyes, Paints, etc.	2445.84
Of which Fertilisers	373.57
Of which Drugs and Pharmaceuticals	758.16
Of which Others	1314.11
Rubber, Plastic and their Products	1082.98
Glass and Glassware	145.19
Cement and Cement Products	1469.93
Iron and Steel	10423.37
Other Metal and Metal Products	2284.95
All Engineering	4688.35
Of which Electronics	469.60
Vehicles, Vehicle Parts and Transport Equipment	2931.59
Gems and Jewellery	965.65
Construction	1978.37
Infrastructure	23410.24
Of which Power	14274.71
Of which Telecommunications	1412.82
Of which Roads & Ports	6672.58
Other Industries	485.10
Computer Software	616.90
NBFCs	7297.68
Trade	8927.28
Residual Advances to Balance Gross Advances	86869.46
TOTAL	174086.87



Table DF – 2

CAPITAL ADEQUACY as on 31.12.2013

Quantitative disclosures

(Rs. In Crore)

b) Capital requirements for credit risk: Standardised Approach	
Portfolios subject to standardised approach	13784.97
Securitisation exposures	0
Total	13784.97
c) Capital requirements for market risk: Standardised Duration Approach	
Interest rate risk	547.64
Foreign Exchange risk (including gold)	9.36
Equity risk	207.35
Total	764.34
d) Capital requirements for operational risk Basic indicator approach	
Operational Risk	958.27
e) Total Capital Ratio for the Bank	
Total CRAR	10.99%
Total CRAR (subject to application of Prudential Floor)	10.99%
Tier 1 CRAR	7.48%
CET-I	7.13%



Table DF-4 as on 31.12.2013

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	102425.01	13386.46	89038.56
100% risk weight	96302.92	11164.22	85138.70
More than 100% risk weight	19895.18	5105.45	14789.73
Deducted	0	0	0
TOTAL	218623.11	29656.13	188966.99
<u>OTHER ASSETS</u>			
Below 100% risk weight	23164.69	620.92	22543.77
100% risk weight	5333.18	0	5333.18
More than 100% risk weight	0	0	0
Deducted	0	0	0
TOTAL	28497.87	620.92	27876.95

