

**Table DF – 2: AS ON 31.12.2016****CAPITAL ADEQUACY****Quantitative disclosures**

(Rs. in Crore)

a) <b>Capital requirements for credit risk</b>	
• Portfolios subject to standardised approach	12613.38
• Securitisation exposures	NIL
b) <b>Capital requirements for market risk:</b>	
• Standardised duration approach	
- Interest rate risk	376.28
- Foreign Exchange risk (including gold)	5.44
- Equity risk	587.99
c) <b>Capital requirements for operational risk</b>	
• Basic indicator approach	1143.79
• The Standardised Approach	Not Applicable
d) <b>Common Equity Tier 1 Capital Ratio</b>	7.62%
Tier 1 Capital	8.28%
Total Capital Ratio	10.78%
For the top consolidated group; and	Not Applicable
• For significant bank subsidiaries (stand alone or sub-consolidated depending on how the Framework is applied)	Not Applicable

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

(Rs. in Crore)

<b>Quantitative Disclosures</b>	<b>31.12.2016</b>
a) Total gross credit risk exposures:	
Fund based	224921.20
Non fund based	19401.42
b) Geographic distribution of exposures,	
• <b>Domestic</b>	
Fund based	139815.15
Non Fund based	23218.72
• <b>Overseas</b>	
Fund based	14059.63
Non Fund based	2442.99
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)	34502.13
• Substandard	12193.37
• Doubtful (D1, D2, D3)	20491.39
• Loss	1817.37
f) Net NPAs	19900.75

(Rs. in Crore)

<b>Quantitative Disclosures</b>	<b>31.12.2016</b>
g) NPA Ratios <ul style="list-style-type: none"> <li>Gross NPAs to gross advances</li> <li>Net NPAs to net advances</li> </ul>	22.42% 14.32%
h) Movement of NPAs (Gross) <ul style="list-style-type: none"> <li>Opening balance (01.10.2016)</li> <li>Additions</li> <li>Reductions</li> <li>Closing balance (31.12.2016)</li> </ul>	34724.12 1891.76 2113.75 34502.13
i) Movement of provisions for NPAs <ul style="list-style-type: none"> <li>Opening balance (01.10.2016)</li> <li>Provisions made during the period</li> <li>Write off / Write back of excess provisions</li> <li>Closing balance (31.12.2016)</li> </ul>	12731.05 1371.07 633.59 13468.53
j) Amount of Non-Performing Investments (includes Rs. 11.62 crore of ARCIL – SPIC (Non Performing Investment matured for payment))	288.03
k) Amount of provisions held for non-performing investments (Includes provision of Rs. 11.62 Crores for ARCIL-SPIC (Non Performing Investment matured for payment))	140.47
l) Movement of provisions for depreciation on investments <ul style="list-style-type: none"> <li>Opening Balance</li> <li>Provisions made during the period (includes Rs. 4.56 Crores provision made by overseas branches)</li> <li>Write-off / Write-back of excess provisions</li> <li>Closing Balance</li> </ul>	342.26 21.76 - 364.02

**Residual contractual Maturity break down of Assets**

(Rs. in crore)

<b>Particulars</b>	<b>Amount</b>
Day 1	22831.88
2 Days – 7 Days	13413.82
8 Days – 14 Days	4029.53
15 Days – 30 Days	4689.68
31 Days – 2 Months	13841.31
2 Months – 3 Months	21701.20
3 Months – 6 Months	18242.41
>6 Months – 12 Months	27593.45
>1 Year – 3 Years	41592.82
>3 Years – 5 Years	21348.62
> 5 Years	73642.54

Covers Gross Assets for Global operations

## INDUSTRY WISE EXPOSURES

(Rs. in Crore)

Industry Name	Outstanding
Mining and quarrying	1,959.46
Food Processing	2,553.30
Of which Sugar	1,021.16
Of which Edible Oils and Vanaspati	641.31
Of which Tea	47.91
Beverages and Tobacco	523.76
Cotton Textiles	2,085.86
Jute Textiles	5.23
Handicraft/ Khadi (Non Priority)	131.25
Other Textiles	1,913.71
Leather and Leather Products	504.15
Wood and Wood Products	661.57
Paper and Paper Products	510.14
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	933.81
Chemicals and Chemical Products (Dyes, Paints, etc.,)	2,576.13
Of which Fertilisers	108.28
Of Which Drugs and Pharmaceuticals	1,065.86
Of which Others	1,401.99
Rubber, Plastic and their products	1,037.36
Glass & Glassware	95.18
Cement and Cement Products	786.23
Iron and Steel	13,003.44
Other Metal and Metal Products	2,230.59
All Engineering	4,452.59
Of which Electronics	1,136.56
Vehicles, Vehicle Parts and Transport Equipments	2,333.98
Gems and Jewellery	1,117.96
Construction	777.66
Infrastructure	24,569.09
Of which Roadways	8,018.40
Of which Energy	12,131.18
Of which Telecommunications	1,323.53
Other Industries	531.33
Residuary Other Advances to balance Gross Advances	88,581.01
Of which Aviation Sector	909.89
<b>Total Loans and Advances</b>	<b>1,53,874.79</b>

**Table DF-4:****CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH  
(as on 31.12.2016)****Quantitative Disclosures**

(Rs. in Crore)

Classification	Exposure after Mitigation (EAM)	EAM covered under External Rating	Unrated
<b><u>ADVANCES / INVESTMENT</u></b>			
Below 100% risk weight	90972.13	9676.81	81295.32
100% risk weight	78187.13	8084.98	70102.15
More than 100% risk weight	19234.74	1426.42	17808.32
Deducted	0.00	0.00	0.00
<b>TOTAL</b>	<b>188394.00</b>	<b>19188.21</b>	<b>169205.79</b>
<b><u>OTHER ASSETS</u></b>			
Below 100% risk weight	21000.08	81.06	20919.02
100% risk weight	8045.06	0.00	8045.06
More than 100% risk weight	9.86	0.00	9.86
Deducted	0.00	0.00	0.00
<b>TOTAL</b>	<b>29055.00</b>	<b>81.06</b>	<b>28973.94</b>