

Table DF – 2: AS ON 30.06.2017**CAPITAL ADEQUACY**

Quantitative disclosures	(Rs. in Crore)
a) Capital requirements for credit risk	
• Portfolios subject to standardised approach	11613.88
• Securitisation exposures	NIL
b) Capital requirements for market risk:	
• Standardised duration approach	
- Interest rate risk	370.10
- Foreign Exchange risk (including gold)	4.80
- Equity risk	681.74
c) Capital requirements for operational risk	
• Basic indicator approach	1180.71
• The Standardised Approach	Not Applicable
d) Common Equity Tier 1 Capital Ratio	7.57%
Tier 1 Capital	8.25%
Total Capital Ratio	10.64%
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**

Quantitative Disclosures	(Rs. in Crore)
	30.06.2017
a) Total gross credit risk exposures:	
Fund based	220399.10
Non fund based	20370.78
b) Geographic distribution of exposures,	
• Domestic	
Fund based	137693.17
Non Fund based	23625.12
• Overseas	
Fund based	12544.90
Non Fund based	1840.22
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)	35453.12
• Substandard	6124.93
• Doubtful (D1, D2, D3)	28593.42
• Loss	734.77
f) Net NPAs	20165.61

(Rs. in Crore)

Quantitative Disclosures	30.06.2017
g) NPA Ratios <ul style="list-style-type: none"> Gross NPAs to gross advances Net NPAs to net advances 	23.60% 14.97%
h) Movement of NPAs (Gross) <ul style="list-style-type: none"> Opening balance (01.04.2017) Additions Reductions Closing balance (30.06.2017) 	35098.26 2719.92 2365.06 35453.12
i) Movement of provisions for NPAs <ul style="list-style-type: none"> Opening balance (01.04.2017) Provisions made during the period Write off / Write back of excess provisions Closing balance (30.06.2017) 	14149.97 1799.69 1496.25 14453.41
j) Amount of Non-Performing Investments (includes Rs. 11.62 crore of ARCIL – SPIC (Non Performing Investment matured for payment))	309.63
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))	191.25
l) Movement of provisions for depreciation on investments <ul style="list-style-type: none"> Opening Balance Provisions made during the period (related to the provision made in overseas branches) Write-off / Write-back of excess provisions Closing Balance 	460.07 0.65 (107.49) 353.23

Residual contractual Maturity break down of Assets

(Rs. in crore)

Particulars	Amount
Day 1	10842.38
2 Days – 7 Days	18180.69
8 Days – 14 Days	14774.27
15 Days – 30 Days	6212.59
31 Days – 2 Months	13708.16
2 Months – 3 Months	16591.65
3 Months – 6 Months	14519.32
>6 Months – 12 Months	36043.53
>1 Year – 3 Years	40108.09
>3 Years – 5 Years	15395.33
> 5 Years	72931.27

Covers Gross Assets for Global operations

INDUSTRY WISE EXPOSURES

(Rs. in Crore)

Industry Name	Outstanding
Mining and quarrying	2,420.45
Food Processing	739.81
Of which Sugar	142.05
Of which Edible Oils and Vanaspati	250.80
Of which Tea	-
Beverages and Tobacco	8.48
Cotton Textiles	2,144.20
Jute Textiles	-
Handicraft/ Khadi (Non Priority)	133.98
Other Textiles	1,920.74
Leather and Leather Products	550.34
Wood and Wood Products	612.67
Paper and Paper Products	513.00
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	844.86
Chemicals and Chemical Products (Dyes, Paints, etc.)	2,208.04
Of which Fertilisers	190.24
Of Which Drugs and Pharmaceuticals	669.79
Of which Others	1,348.01
Rubber, Plastic and their products	997.51
Glass & Glassware	101.64
Cement and Cement Products	797.02
Iron and Steel	13,505.38
Other Metal and Metal Products	1,536.65
All Engineering	4,361.71
Of which Electronics	1,124.84
Vehicles, Vehicle Parts and Transport Equipments	2,254.63
Gems and Jewellery	1,002.24
Construction	1,112.11
Infrastructure	24,632.28
Of which Roadways	8,474.34
Of which Energy	10,884.61
Of which Telecommunications	937.84
Other Industries	2,685.53
Residuary Other Advances to balance Gross Advances	85,154.80
Of which Aviation Sector	903.21
Total Loans and Advances	1,50,238.07

Table DF-4:**CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH
(as on 30.06.2017)****Quantitative Disclosures**

(Rs. in Crore)

Classification	Exposure after Mitigation (EAM)	EAM covered under External Rating	Unrated
<u>ADVANCES / INVESTMENT</u>			
Below 100% risk weight	90110.12	10098.49	80011.63
100% risk weight	73096.78	9851.84	63244.94
More than 100% risk weight	15508.99	1926.96	13582.03
Deducted	0.00	0.00	0.00
TOTAL	178715.89	21877.29	156838.61
<u>OTHER ASSETS</u>			
Below 100% risk weight	23976.54	81.61	23894.93
100% risk weight	7901.21	0.00	7901.21
More than 100% risk weight	5.32	0.00	5.32
Deducted	0.00	0.00	0.00
TOTAL	31883.07	81.61	31801.46