

BASEL - II DISCLOSURES AS ON 30th SEPTEMBER 2011

Table DF -1 : Scope of Application

a	The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation i.e. that are deducted and the name(s) of such subsidiaries.		
	Name of the Subsidiary	Activity	Amount of shortfall deducted (Rs.in crores)
	Nil	NA	NA
b	The aggregate amounts (e.g. current book value) of the bank's total interest in insurance entities.		Nil

Table DF -2 : Capital Structure

(Amount Rs.in Crores)

a	Tier-I Capital	801.26
	• Paid-up share capital;	85.14
	• Reserves & Surplus	736.30
	• Innovative instruments,	-
	• Other capital instruments	-
	• Amount deducted from Tier I capital , including goodwill and investments.	(20.18)
b	The total amount of Tier-II capital (net of deductions from Tier II capital)	180.76
	• Special Reserve	5.99
	• Revaluation Reserve	7.40
	• Provision for Standard Assets	39.09
c	Debt capital instruments eligible for inclusion in Upper Tier II capital	
	• Total amount outstanding	27.50
	• Of which amount raised during the current year	-
	• Amount eligible to be reckoned as capital funds	27.50
d	Subordinated debt eligible for inclusion in Lower Tier –II capital	
	• Total amount outstanding	177.00
	• Of which amount raised during the current year	-
	• Amount eligible to be reckoned as capital funds	100.78
e	Other deductions from capital, if any	-
f	Total eligible capital	982.02

Table DF -3 : Capital Adequacy

(Amount Rs.in Crores)

a	Capital requirements for credit risk:	771.88
	• Portfolios subject to standardized Approach	771.88
	• Securitisation exposures.	-
b	Capital requirements for market risk:	12.55
	Standardised duration approach:	
	• Interest rate risk	7.40
	• Foreign exchange risk (including gold)	3.25
	• Equity risk	1.90
c	Capital requirements for operational risk;	41.70
	• Basic indicator approach	41.70
d	Capital Adequacy Ratio	10.70%
	Tier I Capital	8.73%
	Tier I Capital	1.97%

Table DF -4 : Credit Risk : General Disclosures for all Banks

(Amount Rs.in Crores)

		Fund Based (same as total assets in Balance Sheet)	Non-fund Based (Book value,excluding market related OBS contracts and undrawn exposures)	Total
a	Total gross credit risk exposures (without taking into account the effects of credit risk mitigation technique)	16452.24	735.79	17188.03
b	Geographic distribution of exposures			
	• Overseas	-	-	-
	• Domestic	16452.24	735.79	17188.03
c	Industry type distribution of exposures (as reported in DSB return)			Please refer Table (1)
d	Residual contractual maturity breakdown of assets			Please refer Table (2)
f	Amount of NPAs (Gross)			55.64
	• Substandard			8.79
	• Doubtful 1			10.50
	• Doubtful 2			9.57
	• Doubtful 3			11.04
	• Loss			15.74
g	Net NPAs			17.14
h	NPA Ratios			
	Gross NPAs to Gross Advances			0.55%
	Net NPAs to net advances			0.17%

i	Movement of provisions for NPAs	
	• Opening balance	39.10
	• Provisions made during the period	-
	• Write-off	-
	• Write-back of excess provisions	0.87
	• Closing balance	38.23
j	Amount of Non-performing Investments	7.04
k	Amount of provisions held for non-performing investments	7.04
l	Movement of provisions for depreciation on investments	
	• Opening balance	7.45
	• Provisions made during the period	
	• Write-off	0.41
	• Write back of excess provisions	
	• Closing balance	7.04

Table – (1)

Amount (Rs.in Crores)

Sl.No	Industry Name	Amount	% share in Total Advance
1	Iron and Steel	5.42	0.05%
2	Other Metal and Metal products	52.04	0.51%
3	All Engineering	137.67	1.35%
4	Cotton Textiles	63.77	0.63%
5	Other Textiles	138.94	1.36%
6	Sugar	8.25	0.08%
7	Food processing	6.69	0.07%
8	Vegetable Oils and vanaspati	3.98	0.04%
9	Paper and Paper products	113.78	1.12%
10	Rubber and Rubber products	70.43	0.69%
11	Chemicals, Dyes, Paints etc.	143.73	1.41%
	Of which Fertilizers	100.00	0.98%
	Of which drugs and Pharmaceuticals	11.00	0.11%
12	Cement	80.71	0.79%
13	Gems and Jewellery	204.53	2.01%
14	Construction	311.69	3.06%
15	Automobiles including trucks	50.85	0.50%
16	Computer Software	52.35	0.51%
17	Infrastructure	1025.62	10.07%
	Of which Power	526.25	5.17%
	Of which Telecommunications	75.00	0.74%
	Of which Roads and Ports	29.81	0.29%
18	NBFCs	314.06	3.08%
19	Trading	209.46	2.06%
20	Other Industries	247.54	2.43%
21	All other advances	6944.88	68.18%
		10186.39	100%

As on 30th September 2011, only the exposure to Infrastructure exceeds 5% of the Gross credit exposure of the Bank.

Table – (2)

Amount (Rs.in Crores)								
	Cash	Balances with RBI	Balances with other banks	Investments	Advances	Fixed Assets	Other Assets	Total
Day-1	174.26	250.00	92.16	0.01	456.42		15.64	988.49
2 – 7 days		23.79		0.00	93.56		93.83	211.18
8 -14 days		26.10		189.89	77.56		109.53	403.08
15 – 28 days		3.55		424.53	67.93			496.01
29 days & upto 3 month		122.57		562.86	990.76			1676.19
3 -6 Month		42.84		116.61	1286.56			1446.01
6 month – 1 year		58.35	1.23	2.00	1729.98			1791.56
1 – 3 Years		355.01		134.29	3067.06		292.28	3848.64
3 – 5 years		94.13		331.67	1049.37			1475.17
Over 5 years		17.33		2647.30	1311.12	140.15		4115.90
Total	174.26	993.67	93.39	4409.16	10130.32	140.15	511.28	16452.24

Table DF -5 : Credit Risk - Disclosures for portfolios subject to the Standardised Approach

a	For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstandings (rated and unrated) in the following three major risk buckets as well as those that are deducted;	
	• Below 100% risk weight	7989.97
	• 100% risk weight	5332.56
	• More than 100% risk weight	819.68
	• deducted	-

Table DF -6 : Credit Risk Mitigation: Disclosures for Standardised Approaches

Amount (Rs.in Crores)

a	Credit risk exposure covered by eligible financial collaterals	
	Financial Risk Mitigants	Outstanding covered by Risk Mitigants
	Gold	1734.24
	Cash & Bank Deposits	238.66
	KVP/NSC	2.42
	LIC policy	1.41

Table DF -7 : Securitisation Exposures : Disclosure for Standardised Approach

a	Banking Book: Total amount of exposures securitized by the bank	Nil
b	Trading Book Total amount of exposures securitized by the bank for which the Bank has retained some exposures, which is subject to the market risk approach)	Nil

Table DF -8 : Market Risk in Trading Book

(Amount Rs.in Crores)

a	The Capital requirements for:	
	• Interest rate risk	7.40
	• Equity position risk; and	1.90
	• Foreign exchange risk	3.25

Table DF -9 : Interest Rate Risk in the Banking Book (IRRBB)

	Impact of Interest rate risk	
a	Earnings perspective : Earnings at Risk (EaR) – impact for one year due to uniform +/- 1% change in interest rate (Amount Rs. In crores)	15.47
b	Economic Value perspective: Change in market value of equity on account of 2% change in interest rate	
	In Percentage	5.71%
	In amount (Rs.in Crores)	45.78