

ADDITIONAL DISCLOSURES IN TERMS OF COMPLIANCE OF BASEL II
REQUIREMENTS AS STIPULATED BY RESERVE BANK OF INDIA

Table DF – 1
Scope of Application

Quantitative Disclosures	NA
---------------------------------	----

Table DF – 2
Capital Structure

Quantitative Disclosures:	
Tier 1 Capital	
	(₹ in Crore)
Particulars	Solo (Global)
Paid up Equity Share Capital	429.77
Perpetual Non cumulative Preference Share Capital	400.00
Reserves	7412.65
Less Deferred Tax Asset	0.00
Total Tier 1	8242.42
Tier 2 Capital	
	(₹ in Crore)
Particulars	Solo (Global)
Subordinated Debt (Rs. 500 Cr @ 8.53%, Rs. 500 Cr @ 8.67% and Rs.36.04 Cr @ 6.25%)	1036.04
General Provisions	381.34
Revaluation Reserves	530.68
Total Tier 2	1948.06
	(₹ in Crore)
Particulars	Solo (Global)
Total Capital (Tier 1 and Tier 2)	10190.48

Table DF – 3
Capital Adequacy

Quantitative Disclosures	
(a) Capital requirements for credit risk: (₹ in Crore)	
Particulars	Solo (Global)
Portfolios subject to standardized approach	6613.33
Securitization exposures	Nil
(b) Capital requirements for market risk: Standardized Measurement Method (₹ in Crore)	
Particulars	Solo (Global)
Interest rate risk	178.63
Equity position risk	86.84
Foreign exchange risk	4.50
(c) Capital requirements for operational risk: (₹ in Crore)	
Particulars	Solo (Global)
Basic Indicator Approach	616.43
(d) Total and Tier 1 capital ratio:	
Particulars	Solo (Global)
Total Capital Adequacy Ratio	12.23%
Tier 1 Capital Adequacy Ratio	9.89%

Table DF – 4
Credit Risk: General disclosures for all banks

Quantitative Disclosures

(a) Total gross credit risk exposures (Solo-Global), Fund Based and Non-fund based separately.

(₹ in Crore)

Particulars	Solo (Global)
Gross Credit Risk Exposures	
Fund Based	
Loans and Advances	86372.38
Investments	25495.67
Other Assets	12669.77
Total Fund Based	124537.82
Non Fund Based including contingent credit, contracts and derivatives	69921.55
Total Credit Risk Exposure	194459.37

(b) Geographic distribution of exposures (Solo-Global), Fund based and Non-fund based separately

(₹ in Crore)

Geographical Region	Fund Based	Non Fund Based including contingent credit, contracts and derivatives	Total
Overseas	5816.76	2631.19	8447.95
Domestic	118721.06	67290.36	186011.42

(c) Industry-wise distribution of exposures (Solo - Global) as on 30 09 2011

(₹ in Crore)

S. No.	Name of the industry	Outstanding		Committed Exposure
		Fund Based	Non Fund Based	
1	Gems And Jewellery Including Diamond	236.30	122.05	382.79
2	Infrastructure			
2.1	Power	10017.92	1071.47	15955.13
2.2	Ports / Roads	2238.54	85.14	4943.57
2.3	Telecom	901.96	219.99	1262.50
2.4	Other Infrastructure	1601.00	767.12	3807.54
2.5	Educational Institution	2160.44	102.88	2743.64
2.6	Hospital	476.86	32.01	652.35
2.7	Hotels	588.92	13.27	929.34
3	Petroleum and Petroleum Products	1633.06	252.41	7035.67
4	Textiles	3907.65	232.61	5451.60
5	Sugar	851.38	48.46	1295.76
6	Iron and Steel	2635.42	705.73	4951.22
7	All Engineering	1616.19	3461.96	7584.25
8	Pharmaceuticals and Chemicals	619.31	124.85	1030.89
9	Food Processing (including Cashew, Edible Oils & Vanaspati)	1527.42	75.77	2136.34
10	Colliery, Mining and Quarrying	301.51	44.75	453.15
11	Fertilizer	52.15	3.56	278.62
12	Cement and Cement Products	1130.34	84.73	2039.30
13	Leather and Leather Products	155.93	41.01	298.36
14	Electronics and Computers (HW and SW)	705.44	287.37	1147.14
15	Tea/Coffee	85.76	0.55	120.62
16	Construction Contractors	961.22	2140.90	4818.58
17	Rubber, Plastics and their products (including tyre)	504.38	84.04	1059.78
18	Automobiles (Vehicles, Vehicle Parts & Transport Equipments)	958.71	815.55	2022.30
19	Beverages and Tobacco	240.42	5.39	442.71
20	Wood and Wood Products	145.47	98.73	385.12
21	Paper and Paper products	501.62	52.04	766.23
22	Glass and Glassware	213.52	108.12	362.15
23	Other Metal and Metal products	999.70	159.19	1241.90
24	Printing and Publishing	211.01	63.06	389.43
25	Aviation	774.92	0.00	774.92
26	Media and Entertainment	475.36	513.35	1120.71
27	Logistics	463.50	203.40	999.52
28	Ship Building	245.97	153.03	758.07
29	Trade (other than Retail Trade)	5785.99	1551.66	9267.94
30	NBFC	7706.12	45.38	10499.33
31	Commercial Real Estate	2120.03	108.64	2760.63
32	Capital Market	11.83	28.00	680.43

(d) Residual contractual maturity break-up of advances and investments (Solo-Domestic)

(₹ in Crore)

Details	1 Day	2-7 Days	8-14 Days	15-28 Days	29Days- 3 M	>3M - 6 M	>6 M - 1 Year	>1 Y – 3Years	>3 Y - 5Years	>5 Years	Total
Advances	1137.33	1539.78	2847.71	4923.99	6762.70	4747.26	11119.56	26357.12	10383.75	10316.17	80135.38
Investments	233.98	1587.76	813.61	1053.22	3831.14	4250.52	6605.56	9837.34	1029.79	6868.10	36111.02

(₹ in Crore)

(e)	Amount of NPAs (Gross) – (Solo-Global)	
	➤ Substandard	767.64
	➤ Doubtful 1	202.59
	➤ Doubtful 2	50.75
	➤ Doubtful 3	16.49
	➤ Loss	10.09
(f)	Net NPAs	595.99
(g)	NPA Ratios	
	➤ Gross NPAs to gross advances	1.21%
	➤ Net NPAs to net advances	0.69%
(h)	Movement of NPAs (Gross)	
	➤ Opening Balance	740.31
	➤ Additions	545.50
	➤ Reductions	238.26
	➤ Closing Balance	1047.55
(i)	Movement of provisions for NPAs	
	➤ Opening Balance	159.73
	➤ Provisions made during the period	183.75
	➤ Write Off	69.45
	➤ Write-back of excess provisions	4.46
	➤ Closing balance	278.49
(j)	Amount of Non-Performing investments	0.56
(k)	Amount of Provisions held for non-performing investments	0.56
(l)	Movement of provisions for depreciation on investments	
	➤ Opening balance	158.45
	➤ Provisions made during the period	127.35
	➤ Write-off	77.19
	➤ Write-back of excess provisions	
	➤ Closing balance	208.61

Table DF – 5

Credit Risk disclosures for portfolios subject to the Standardised Approach

Quantitative Disclosures:

The total credit risk exposure (Solo-Global) bifurcated after the credit risk mitigation under Standardized Approach is as under:

(₹ in Crore)

Particulars	Below 100% Risk Weight		100% Risk Weight		More than 100% Risk Weight		Grand Total	
	Book Value	Risk Weighted value	Book Value	Risk Weighted value	Book Value	Risk Weighted value	Book Value	Risk Weighted value
Fund Based								
Loans and Advances	43113.17	18477.51	30438.87	30107.31	12820.34	11265.86	86372.38	59850.68
Investments	25245.62	53.63	232.66	232.66	17.39	26.07	25495.67	312.36
Other Assets	10594.80	213.01	2074.97	1924.24	0.00	0.00	12669.77	2137.25
Total Fund Based	78953.59	18744.15	32746.50	32264.21	12837.73	11291.93	124537.82	62300.29
Non Fund Based including Contingent Credit	48428.83	3387.72	17093.14	5952.69	4399.58	1840.70	69921.55	11181.11
Total Credit Risk Exposure	127382.42	22131.87	49839.64	38216.90	17237.31	13132.63	194459.37	73481.40

Table DF – 6

Credit Risk Mitigation: disclosures for Standardised Approach

Quantitative Disclosures

For each separately disclosed credit risk portfolio (Solo-Global), the total exposure (after, where applicable, on- or off balance sheet netting) that is covered by eligible financial collateral after the application of haircuts:

(₹ in Crore)

Type of Exposure	Eligible financial Collateral	Guarantees
Gross Credit Risk Exposures		
Fund Based		
Loans and Advances	10597.51	4094.04
Investments	0.00	72.83
Other Assets	150.73	0.00
Total Fund Based	10748.24	4166.87
Non Fund Based including contingent credit, contracts and derivatives	2179.05	161.74
Total	12927.29	4328.61

Table DF – 7**Securitization: disclosure for standardized approach****Quantitative Disclosures:**

NIL

Table DF – 8**Market risk in trading book****Quantitative Disclosures:**

The capital requirements (Solo-Global) for:

	(₹ in Crore)
Interest rate risk	178.63
Equity position risk	86.84
Foreign exchange risk	4.50

Table DF – 9**Operational Risk****Qualitative Disclosures**

Capital charge for Operational Risk is computed as per the Basic Indicator Approach. The average of the gross income, as defined in the New Capital Adequacy Framework (NCAF) guidelines, for the previous 3 years i.e. 2010-11, 2009-10 and 2008-09 is considered for computing the capital charge. The required capital is Rs. 616.43 Crore (Solo-global).

Table DF – 10**Interest Rate Risk in the Banking Book (IRRBB)****Quantitative Disclosures:**

The increase (decline) in earnings and economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB (Solo-Domestic).

- i) Earnings at Risk for 25 bps interest rate shock as on 30 09 2011 for one year time horizon is Rs. 80.93 Crore (Repricing of BPLR in the 2nd time bucket)
- ii) Change in Market value of Equity for 200 bps interest rate shock is Rs.517.50 Crore (Repricing of BPLR in the 2nd time bucket)