

**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 I Capital

(₹ in Crore)	
Particulars	Solo (Global)
Paid up Equity Share Capital	429.77
Perpetual Non Cumulative Preference Share Capital	400.00
Reserves	8777.57
Deductions: equity investments in subsidiaries & associates	19.84
Total Tier I Capital	9587.50

Tier II Capital (net of deductions from Tier II capital)

(₹ in Crore)	
Particulars	Solo (Global)
Total Tier II Capital	2018.19

Debt capital instruments eligible for inclusion in Upper Tier II capital

(₹ in Crore)	
Particulars	Solo (Global)
Total amount outstanding	500.00
Of which amount raised during the current year	0.00
Amount eligible to be reckoned as capital funds	500.00

Subordinated debt eligible for inclusion in Lower Tier II capital

(₹ in Crore)	
Particulars	Solo (Global)
Total amount outstanding	590.10
Of which amount raised during the current year	0.00
Amount eligible to be reckoned as capital funds	518.02

Total eligible capital

(₹ in Crore)	
Particulars	Solo (Global)
Total Capital (Tier I and Tier II net of deductions)	11605.69

Table DF – 3
Capital Adequacy

Quantitative Disclosures	
(a) Capital requirements for credit risk: (₹ in Crore)	
Particulars	Solo (Global)
Portfolios subject to standardized approach	7004.97
Securitization exposures	Nil
(b) Capital requirements for market risk: (₹ in Crore)	
Standardized Measurement Method	
Particulars	Solo (Global)
Interest rate risk	220.66
Equity position risk	103.41
Foreign exchange risk (including gold)	4.50
(c) Capital requirements for operational risk: (₹ in Crore)	
Particulars	Solo (Global)
Basic Indicator Approach	723.70
(d) Total and Tier 1 capital ratio:	
Particulars	Solo (Global)
Total Capital Adequacy Ratio	12.96%
Tier 1 Capital Adequacy Ratio	10.71%

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	95936.40
Investments	29795.64
Other Assets	11859.37
Total Fund Based	137591.41
Non Fund Based including contingent credit, contracts and derivatives	56409.54
Total Credit Risk Exposure	194000.95

(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	7764.37	1983.44	9747.81
Domestic	129827.04	54426.10	184253.14
Total	137591.41	56409.54	194000.95

(c) Industry-wise distribution of exposures (Solo - Global) as on 30 09 2012

(₹ in Crore)

S. No.	Name of the industry	Outstanding		Committed Exposure
		Fund Based	Non Fund Based	
1	Gems And Jewellery Including Diamond	210.27	1.80	241.69
2	Infrastructure			
2.1	Power	11313.12	1054.42	15528.98
2.2	Ports / Roads	3187.56	122.62	5612.81
2.3	Telecom	749.99	122.33	1051.23
2.4	Other Infrastructure	1498.95	685.01	4419.24
2.5	Educational Institution	2233.41	116.34	3167.69
2.6	Hospital	369.67	83.33	577.19
2.7	Hotels	616.75	45.37	913.32
3	Petroleum and Petroleum Products	2477.45	208.88	6027.37
4	Textiles	3792.67	255.59	5758.72
5	Sugar	681.67	54.87	999.54
6	Iron and Steel	3380.89	866.75	5080.45
7	All Engineering	1859.64	2775.54	6549.96
8	Pharmaceuticals and Chemicals	738.34	125.54	1138.77
9	Food Processing (including Cashew, Edible Oils & Vanaspati)	1322.06	129.99	2089.99
10	Colliery, Mining and Quarrying	321.71	35.21	453.21
11	Fertilizer	143.53	3.21	272.68
12	Cement and Cement Products	1246.80	176.95	1867.06
13	Leather and Leather Products	129.49	41.00	296.50
14	Electronics and Computers (HW and SW)	736.62	298.12	1186.73
15	Tea/Coffee	91.31	0.14	107.04
16	Construction Contractors	1001.89	2641.05	5157.69
17	Rubber, Plastics and their products (including tyre)	602.90	176.03	928.89
18	Automobiles (Vehicles, Vehicle Parts & Transport Equipments)	887.47	808.45	2041.15
19	Beverages and Tobacco	231.70	11.28	381.76
20	Wood and Wood Products	144.75	122.38	381.78
21	Paper and Paper products	492.90	36.34	577.25
22	Glass and Glassware	288.30	53.10	467.14
23	Other Metal and Metal products	1141.82	19.90	1297.27
24	Printing and Publishing	189.09	63.77	405.60
25	Aviation	824.28	0.00	824.28
26	Media and Entertainment	564.30	494.51	1149.45
27	Logistics	372.15	227.05	936.76
28	Ship Building	286.62	230.68	692.88
29	Trade (other than Retail Trade)	5823.17	1684.41	11449.78
30	NBFC	9081.60	141.23	11371.89
31	Commercial Real Estate	1696.62	116.38	2285.45
32	Capital Market	675.00	25.50	753.66

(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	1676.66	1947.15	4324.40	3717.68	7777.13	4939.07	12031.83	28344.89	11169.90	12506.73	88435.43
Investments	222.62	1787.14	1324.73	2068.90	5028.48	5366.91	7568.71	10190.18	774.61	7573.83	41906.10

(₹ in Crore)

(e)	Amount of NPAs (Gross) – (Solo-Global)	1979.76
	➤ Substandard	1354.68
	➤ Doubtful 1	447.77
	➤ Doubtful 2	149.44
	➤ Doubtful 3	13.86
	➤ Loss	14.01
(f)	Net NPAs	1260.12
(g)	NPA Ratios	
	➤ Gross NPAs to gross advances	2.06%
	➤ Net NPAs to net advances	1.33%
(h)	Movement of NPAs (Gross)	
	➤ Opening Balance	1850.77
	➤ Additions	950.50
	➤ Reductions	821.51
	➤ Closing Balance	1979.76
(i)	Movement of provisions for NPAs	
	➤ Opening Balance	477.74
	➤ Provisions made during the period	364.45
	➤ Write Off	842.19
	➤ Write-back of excess provisions	321.79
	➤ Closing balance	520.40
(j)	Amount of Non-Performing investments	1.48
(k)	Amount of Provisions held for non-performing investments	1.48
(l)	Movement of provisions for depreciation on investments	
	➤ Opening balance	213.61
	➤ Provisions made during the period	8.26
	➤ Write-off	3.88
	➤ Write-back of excess provisions	0.00
	➤ Closing balance	217.99

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	50175.09	19760.62	28350.30	27761.51	17411.01	17515.08	95936.40	65037.20
Investments	29493.02	46.32	285.38	285.38	17.24	25.84	29795.64	357.53
Other Assets	9605.79	466.28	2253.57	1959.11	0.00	0.00	11859.37	2425.39
Total Fund Based	89273.90	20273.22	30889.26	30006.00	17428.25	17540.91	137591.41	67820.13
Non Fund Based including Contingent Credit	35483.99	2195.79	15016.05	5160.44	5909.51	2656.68	56409.54	10012.92
Total Credit Risk Exposure	124757.89	22469.01	45905.31	35166.44	23337.76	20197.59	194000.95	77833.04

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	14131.09	4251.21
Investments	0.00	36.27
Other Assets	294.47	0.00
Total Fund Based	14425.56	4287.48
Non Fund Based including contingent credit, contracts and derivatives	1673.78	238.51
Total	16099.34	4525.99

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	220.66
Equity position risk	103.41
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. 2011-12, 2010-11 and 2009-10 is considered for computing the capital charge. The required capital is Rs. 723.70 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 2012 for one year time horizon is Rs. 86.47 Crore (Repricing of BPLR in the 2nd time bucket)
- ii) Change in Market value of Equity for 200 bps interest rate shock is Rs. 168.60 Crore (Repricing of BPLR in the 2nd time bucket)