

## **Basel 2 (Pillar III) – Disclosures (Quantitative) – September 2012**

**Table DF-1: Scope of Application (Stand alone basis)**

(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.	<b>NA</b>
(b) The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted as well as their name, their country of incorporation or residence, the proportion of ownership interest and, if different, the proportion of voting power in these entities. In addition, indicate the quantitative impact on regulatory capital of using this method versus using the deduction.	<b>NA</b>

**Table DF-2: Capital Structure**

1. The Tier 1 capital of the bank comprises:

		(Rs in Crores)
i)	Paid-up share capital	574.52
ii)	Reserves (excluding revaluation reserves)	17869.80
iii)	Innovative Perpetual Bonds	2129.64
iv)	Other capital instruments	---
Deductions		
v)	Equity Investment in Subsidiaries	335.11
vi)	Intangible Assets (Deferred Tax Assets)	---
Tier I Capital (i+ii+iii+iv-v-vi)		20238.85

2. The amount of Tier 2 capital (net of deductions) is Rs.7613.84 crores

3. The debt capital instruments eligible for inclusion in Upper Tier 2 capital are:

		(Rs in Crores)
Total amount outstanding		5500.19
Of which amount raised during the year		---
Amount eligible to be reckoned as capital funds		5500.19

4. The subordinated debts eligible for inclusion in Lower Tier 2 capital are:

		(Rs in Crores)
Total amount outstanding		1800.00
Of which amount raised during the year		---
Amount eligible to be reckoned as capital funds		590.00

5. There are no other deductions from capital

6. The total eligible capital comprises:

		(Rs in Crores)
Tier I Capital		20238.85
Tier II Capital		7613.84
Total Capital		27852.69

**Table DF-3: Capital Adequacy**

(b) Capital requirements for credit risk at 9% of RWA: Portfolios subject to standardized approach: Securitization exposures:	Rs. 19662.48 Crores NIL
(c) Capital requirements for market risk: Standardized duration approach; - Interest rate risk: - Foreign exchange risk (including gold): - Equity risk:	Rs. 1234.49 Crores Rs. 9.00 Crores Rs. 190.82 Crores
d) Capital requirements for operational risk: Basic indicator approach:	Rs. 1478.07 Crores
(e) Total and Tier 1 capital ratio: For the top consolidated group; and For significant bank subsidiaries (stand alone or sub- consolidated depending on how the Framework is applied). For BOI Solo	11.10% & 8.07%

**TableDF-4: Credit risk: general disclosures for all Banks**

1. The total gross credit exposures are:

(Rs in Crores)	
Category	Amount
Fund Based	260379
Non Fund Based*	64993

\* Excluding Credit Equivalent of Derivatives

2. The geographic distribution of exposure is:

(Rs in Crores)		
	Domestic	Overseas
Fund Based	182526	77853
Non Fund Based	57213	7780

3. Industry type distribution of exposure (Fund Based & Non Fund Based) –is as under:

Industry Name	Fund Based (Outstanding) Rs. in Crores	Non Fund Based (Outstanding) Rs. in Crores
Coal	22.67	245.87
Mining	1068.32	0.00
Iron & Steel	12556.12	247.46
Other Metal & Metal Products	3440.11	327.94
All Engineering	1702.28	1133.95
Of which Electronics	751.32	201.25
Electricity	12261.22	0.00
Cotton Textiles	4013.18	100.21
Jute Textiles	97.38	0.32
Other Textiles	4237.96	264.14

Sugar	2337.17	29.43
Tea	55.84	1.21
Food Processing	4026.20	300.37
Vegetable Oil & Vanaspati	677.71	475.55
Tobacco & Tobacco Products	558.34	14.31
Paper & Paper Products	1130.83	84.78
Rubber & Rubber Products	2232.11	483.71
Chemical, Dyes, Paints etc.	4566.97	465.45
Of which Fertilisers	404.23	5.90
Of which Petro-chemicals	1091.02	141.49
Of which Drugs & Pharmaceuticals	1937.28	127.25
Cement	1177.16	10.91
Leather & Leather Products	451.76	14.43
Gems & Jewellery	4848.56	1995.40
Construction	2094.45	1333.03
Petroleum	1542.94	158.61
Automobiles including Trucks	0.00	1113.24
Computer Software	0.00	0.00
Infrastructure*	30448.07	6404.03
Of which Power	12261.22	2841.80
Of which Telecommunications	1482.32	36.02
Of which Roads & Ports	6325.61	1644.98
Other Industries	17387.45	11034.53
Residuary Other Advances (to balance with Gross Advances)	159705.32	38754.12
Total	260379	64993

\* Fund Based – Exposure to Iron & Steel at 5.21% and Infrastructure at 5.32% exceeds 5% total Fund Advances. Non Fund Based - Exposure to Infrastructure at 9.57% exceeds 5% total Non Fund Advances

4. The residual contractual maturity break down of assets is:

(Rs in Crores)

Maturity Pattern	Advances	Investments (gross)	Foreign Currency Assets
Next day	6249.71	105.67	709.10
2 – 7 days	4555.85	813.90	0
8 –14 days	4641.24	68.80	0
15 – 28 days	1192.16	114.75	421.20
29 days – 3 months	7365.17	4566.48	1506.05
>3 months – 6 months	6251.98	1023.37	1772.88
> 6months – 1 year	5715.14	3068.70	1936.37
>1 year – 3 years	25968.41	7717.45	81.03
> 3 years – 5 years	27554.44	13222.34	75.27
> 5 years	86040.59	55268.22	0

5. The gross NPAs are:

<b>Category</b>	<b>(Rs in Crores)</b>
Sub Standard	5488.86
Doubtful – 1	1420.27
Doubtful – 2	1149.92
Doubtful – 3	104.28
Loss	735.27
<b>TOTAL</b>	<b>8898.60</b>

6. The amount of net NPAs is Rs. 5228.32 crores.

7. The NPA ratios are as under:

- a. Gross NPAs to Gross Advances: 3.42%
- b. Net NPAs to Net Advances: 2.04%

8. The movement of gross NPA is as under:

	(Rs in Crores)
i) Opening balance at the beginning of the year	5893.97
ii) Additions during the year	4480.44
iii) Reductions during the year	1475.81
iv) Closing balance at the end of the year (i+ii-iii)	<b>8898.60</b>

9. The movement of provision for NPAs is as under:

	(Rs in Crores)
i) Opening balance at the beginning of the year	1472.78
ii) Provisions made during the year	2328.51
iii) Write-off/write-back of excess provisions	951.07
iv) Closing balance at the end of the year (i+ii-iii)	<b>2850.22</b>

10. The amount of non-performing investment is Rs. 660.95 crores.

11. The amount of provision held for non-performing investment is Rs. 409.79 crores.

12. The movement of provisions for depreciation on investments is as under:

	(Rs in Crores)
i) Opening balance at the beginning of the year	474.51
ii) Provisions made during the year	34.94
iii) Write-off/write-back of excess provisions	51.02
iv) Closing balance at the end of the year (i+ii-iii)	458.43

**Table DF-5: Credit risk: disclosures for portfolios subject to the standardized approach**

<p>For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted;</p> <p>The total credit exposure (Funded excluding market related off balance sheet items) of the bank (subject to standardized approach), are classified under major risk buckets are as under: -  Below 100 % risk weight:  100 % risk weight:  More than 100 % risk weight:  Deducted</p>	<p>Rs 3,05,759 Cr  Rs 1,42,445 Cr  Rs 29,940 Cr  NIL</p>
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**Table DF-6: Credit risk mitigation: disclosures for standardized approaches**

<p>(a) For each separately disclosed credit risk portfolio the total exposure (after, where applicable, on – or off balance sheet netting) that is covered by eligible financial collateral: after the application of haircuts.</p> <p>(b) For each separately disclosed portfolio the total exposure (after, where applicable, on – or off balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI)</p>	<p>Rs 53,660 Cr  Rs 18,255 Cr</p>
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**Table DF-7: Securitization: disclosure for standardized approach: NA****Table DF-8: Market risk in trading book**

<p>The capital requirements for:  interest rate risk:  equity position risk: and  foreign exchange risk:</p>	<p>Rs. 1234.49 Crores  Rs. 190.82 Crores  Rs. 9.00 Crores</p>
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**Table DF-9: Operational risk: (Quantitative Disclosures) - NA**

**Table DF-10: Interest rate risk in the banking book (IRRBB):**

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, broken down by currency (where the turnover is more than 5 per cent of the total turnover).

	<b>Total</b>	<b>Of which in USD (where turnover is more than 5% of total turnover)</b>
<b>1. Earnings At Risk (NII)</b>		
<b>At 0.50% change for 1 year</b>	<b>Rs. 87.64 crores</b>	<b>Rs. (88.86) crores</b>
<b>2. Economic Value of Equity at Risk</b>		
<b>200 basis point shock</b>	<b>Rs. 164.27 crores</b>	<b>Rs. (132.53) crores</b>
<b>Drop in equity value in %age terms</b>	<b>0.82%</b>	<b>(0.66%)</b>