

Basel 2 (Pillar III) – Disclosures (Quantitative) – September 2013

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.	NA
(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.	NA

Table DF-2: Capital Structure

1. The Tier 1 capital of the bank comprises:

		(Rs in Crores)
i)	Paid-up share capital	596.64
ii)	Reserves (excluding revaluation reserves)	20,592.35
iii)	Innovative Perpetual Bonds	2,213.00
iv)	Other capital instruments	---
Deductions		
v)	Equity Investment in Subsidiaries	(361.58)
vi)	Intangible Assets (Deferred Tax Assets)	---
Tier I Capital (i+ii+iii+iv-v-vi)		23,040.41

2. The amount of Tier 2 capital (net of deductions) is Rs.9,516.85 crores

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

		(Rs in Crores)
Total amount outstanding		7232.00
Of which amount raised during the year		---
Amount eligible to be reckoned as capital funds		7232.00

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		230.00

5. There are no other deductions from capital

6. The total eligible capital comprises:

	(Rs in Crores)
Tier I Capital	23040.41
Tier II Capital	9516.85
Total Capital	32557.26

Table DF-3: Capital Adequacy

(b) Capital requirements for credit risk at 9% of RWA: Portfolios subject to standardized approach: Securitization exposures:	Rs. 24,318.96 Crores NIL
(c) Capital requirements for market risk: Standardized duration approach; - Interest rate risk: - Foreign exchange risk (including gold): - Equity risk:	Rs. 750.68 Crores Rs. 6.75 Crores Rs. 242.59 Crores
d) Capital requirements for operational risk: Basic indicator approach:	Rs. 1,660.99 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	10.86% & 7.69%

Table DF-4: Credit risk: general disclosures for all Banks

1. The total gross credit exposures

	(Rs.in Crores)
Category	Amount
Fund Based	336823.67
Non Fund Based*	67404.44

* Excluding Credit Equivalent of Derivatives

2. The geographic distribution of exposure is:

	(Rs.in Crores)	
	Domestic	Overseas
Fund Based	232814.67	104009
Non Fund Based	56085.04	11319.40

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	30.20	1324.40
Mining	1247.99	0.00
Iron & Steel	14984.44	519.46
Other Metal & Metal Products	3954.92	919.02
All Engineering	2449.00	1570.94
Of which Electronics	824.87	411.64
Electricity	14353.40	5328.80
Cotton Textiles	4481.13	410.58
Jute Textiles	105.73	125.66
Other Textiles	4724.87	903.90
Sugar	2652.35	97.08
Tea	45.16	1.19
Food Processing	4615.53	182.25
Vegetable Oil & Vanaspati	929.15	2208.44
Tobacco & Tobacco Products	637.31	58.00
Paper & Paper Products	1238.62	147.50
Rubber & Rubber Products	2501.74	2262.37
Chemical, Dyes, Paints etc.	5831.99	1449.56
Of which Fertilisers	1100.62	121.54
Of which Petro-chemicals	1260.26	485.68
Of which Drugs & Pharmaceuticals	2015.21	329.36
Cement	1231.75	69.07
Leather & Leather Products	452.86	52.78
Gems & Jewellery	5979.26	845.13
Construction	2621.08	1630.10
Petroleum	2265.97	985.09
Automobiles including Trucks	1989.43	1454.68
Computer Software	0.00	0.00
Infrastructure*	35964.38	9497.99
Of which Power	14353.40	5328.80
Of which Telecommunications	1389.92	54.17
Of which Roads & Ports	8543.13	2059.72
Other Industries	19056.15	22974.81
Residuary Other Advances (to balance with Gross Advances)	216832.66	17714.44
Total	336823.67	67404.44

* Fund Based – Exposure to Infrastructure at 10.68% exceeds 5% total Fund Advances. Non Fund Based - Exposure to Infrastructure at 14.09% exceeds 5% total Non Fund Advances

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

	(Rs in Crores)		
	Advances	Investments (gross)	Foreign Currency Assets
Next day	15621	307	8509
2 – 7 days	29378	752	23470
8 –14 days	16219	1292	10305
15 – 28 days	13266	1576	10921
29 days – 3 months	22888	7166	14000
>3 months – 6 months	25431	4767	15159
> 6months – 1 year	30991	3781	20173
>1 year – 3 years	35743	11851	5773
> 3 years – 5 years	35034	19886	3620
> 5 years	107620	56973	3151

5. The gross NPAs are:

Category	(Rs in Crores)
Sub Standard	5371.82
Doubtful – 1	2555.15
Doubtful – 2	1178.44
Doubtful – 3	226.47
Loss	548.19
TOTAL	9880.07

6. The amount of net NPAs is Rs. 6156.58 crores.

7. The NPA ratios are as under:

- a. Gross NPAs to Gross Advances: 2.93%
- b. Net NPAs to Net Advances: 1.85%

8. The movement of gross NPA is as under:

	(Rs in Crores)
i) Opening balance at the beginning of the year	8765.25
ii) Additions during the year	3454.92
iii) Reductions during the year	2340.10
iv) Closing balance at the end of the year (i+ii-iii)	9880.07

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

(Rs in Crores)	
i) Opening balance at the beginning of the year	1958.88
ii) Provisions made during the year	2084.16
iii) Write-off/write-back of excess provisions	1285.58
iv) Closing balance at the end of the year (i+ii-iii)	2757.46

10. The amount of non-performing investment is Rs. 534.79 crores.

11. The amount of provision held for non-performing investment is Rs. 452.11 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	980.10
ii) Provisions made during the year	294.64
iii) Write-off/write-back of excess provisions	113.73
iv) Closing balance at the end of the year (i+ii-iii)	1116.01

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

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;	
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:	Rs 363,854 Cr
100 % risk weight:	Rs 159,044 Cr
More than 100 % risk weight:	Rs 39,215 Cr
Deducted	NIL

Table DF-6: Credit risk mitigation: disclosures for standardized approaches

(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.	Rs 33,015 Cr
(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)	Rs 22,379 Cr

Table DF-7: Securitization: disclosure for standardized approach: NA**Table DF-8: Market risk in trading book**

The capital requirements for: interest rate risk: equity position risk: and foreign exchange risk:	Rs.750.68 Crores Rs. 242.59 Crores Rs. 6.75 Crores
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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).

	Total	Of which in USD (where turnover is more than 5% of total turnover)
1. Earnings At Risk (NII)		
At 0.50% change for 1 year	Rs. (142.46) crores	Rs. 19.06 crores
2. Economic Value of Equity at Risk		
200 basis point shock	Rs. 299.03 crores	Rs. (245.31) crores
Drop in equity value in %age terms	1.29%	(1.06%)