

Pillar 3 Disclosure Requirements

For the quarter ending on 31st Dec, 2016

Table DF-2: Capital Adequacy

2.1. Qualitative Disclosures

- 2.1.1. Bank maintains capital as a cushion towards the risk of loss in value of exposure, businesses, etc., to protect the interest of stake holders, more particularly, depositors.
- 2.1.2. Bank has a comprehensive system in place for assessing bank-wide capital requirements based on current and future business activities and monitoring the same on an ongoing basis. The bank considers that capital availability is the central theme in the whole process and its computation is relatable to policy, strategy, business level/composition, and Supervisory concern and Disclosure issues. Towards this, bank has evolved a well laid down Internal Capital Adequacy Assessment Process (I-CAAP) policy framework and carries out capital calculation under Pillar-II besides Pillar 1 Capital calculation.
- 2.1.3. The Bank has implemented a Board approved Stress Testing Framework which forms an integral part of the Bank's ICAAP. Stress Testing involves the use of various techniques to assess the Bank's potential vulnerability to extreme but plausible stressed business conditions and to measure the impact of adverse stress scenarios on the adequacy of capital at periodical intervals.
- 2.1.4. In line with RBI guidelines, the bank has adopted following approaches for implementation of New Capital Adequacy Framework - Basel II.
 - Standardised Approach for credit risk
 - Basic Indicator Approach for operational risk
 - Standardised Duration Approach for market risk
- 2.1.5. Bank plans capital requirements and reviews the same on quarterly basis. Bank has done capital assessment upto 2019, as a part of ICAAP framework.
- 2.1.6. Bank has taken initiatives to migrate to advanced approaches for Risk Weighted Assets computation; Bank is using SAS Software for the same.

2.2. Quantitative Disclosures

2.2.1. A summary of the bank's capital requirement for credit, market and operational risk and the capital adequacy ratio as on 31st Dec 2016 is given as hereunder:

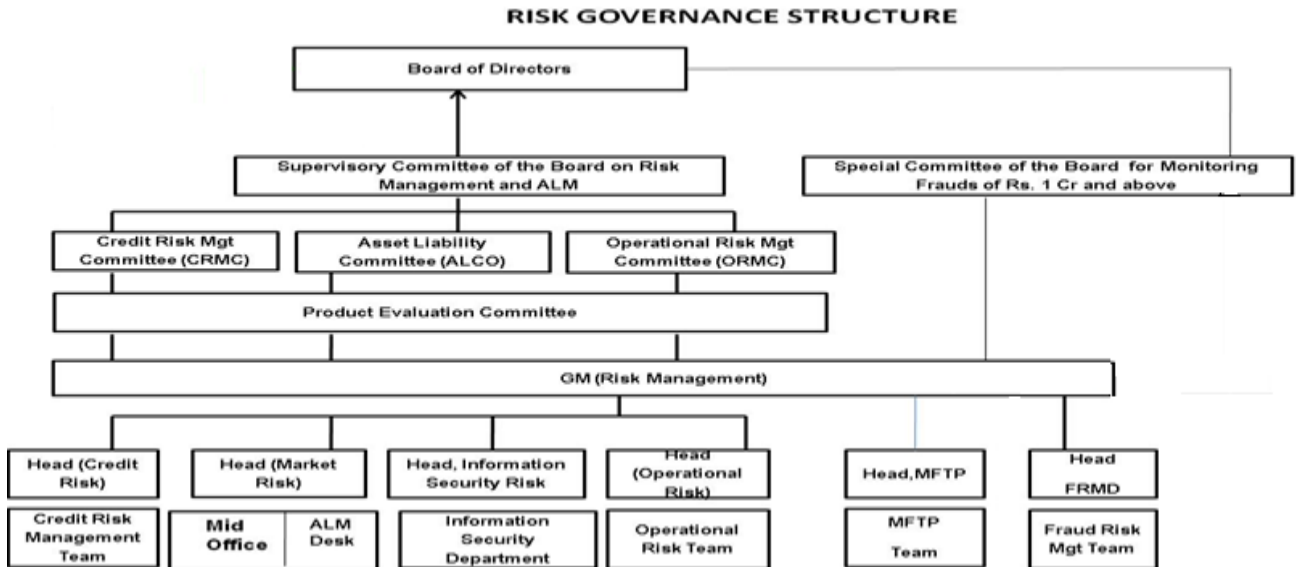
(Rs. in million)	
A. Capital Requirements for Credit Risk:	
- Portfolios Subject to standardised approach @ 9.625%	225244.25
B. Capital Requirements for Market Risk	
• Standardized Duration Approach	
- Interest Rate Risk	13623.50
- Foreign Exchange Risk (including gold)	121.50
- Equity Position Risk	7331.30
C. Capital Requirements for Operational Risk	17209.50
• Basic Indicator Approach	
D. Capital Adequacy Ratio (CRAR) of the Bank (%) Basel-II	12.31%
E. Capital Adequacy Ratio (CRAR) of the Bank (%) Basel-III	11.36%
- Common Equity Tier 1 CRAR (%) Basel-III	7.68%
- Tier 1 CRAR (%) Basel-III	8.51%

2.3. General Qualitative disclosures

a. Risk Management: Objectives and Organization Structure

- The bank has a credible and comprehensive risk management structure and has taken various initiatives to strengthen the risk management practices. The Bank has an integrated approach for management of risk. The risk management policies are commensurate with the business requirements and are as per the guidelines of Reserve Bank of India. The risk management system encompasses the different types of risks viz. credit risk, market risk and operational risk.
- The bank has also formulated board approved country specific risk policy for its foreign branches i.e. Hong Kong, DIFC Dubai, Sydney and Antwerp branch and the policies are drawn based on the risk dimensions of Hong Kong, Dubai, Australia and Belgium economy and the bank's risk appetite.
- The Board of Directors of the Bank has an oversight of Risk Management activities of the Bank. The Bank's Supervisory Committee of Directors on Risk Management is the Apex Body/Committee to oversee various Risk

Management activities. The Bank also has separate Committees of Top Executives i.e., Credit Risk Management Committee (CRMC), Asset & Liability Committee (ALCO) and Operational Risk Management Committee (ORMC) to deal with Credit, Market and Operational Risk respectively. Further, the bank has Risk Management organizational structure in place not only at corporate office but also at Regional Offices/Field General Manager's Offices. The broad risk management organizational structure of the bank is furnished as under:



2.4. Credit Risk:

a. Credit Risk Governance

- Credit risk arises from the potential that an obligor is either unwilling to perform on an obligation or its ability to perform such obligation is impaired resulting in economic loss to the bank.
- The Bank is exposed to Credit Risk through Lending and Investment activities.
- Bank has well laid down Loan Policy, Credit Risk Management Policy, Real Estate Policy and Credit Risk Mitigation (CRM) Techniques & Collateral Management Policy which covers guidelines on the entire gamut of Credit Risk Management Process. Loan Policy & Credit Risk Management Policy, spells out the target markets, risk acceptance/avoidance, risk tolerance, preferred levels of diversification and concentration, credit risk measurement, monitoring and controlling mechanisms.
- Bank has an appropriate and independent organizational structure with an oversight mechanism for management of credit risk, which includes Credit Risk Management Committee (CRMC) of Top Executives and a separate Risk Management Department looking after the Credit Risk. Besides, there is a separate Board Level Committee i.e., Supervisory committee of the Board to oversee the functioning of Risk Management and ALM.

- CRMC deals with issues relating to credit policy, procedures and control measures for credit risk on a Bank-wide basis.

b. Credit Approval Process

- Loan Policy of the bank covers in detail guidelines on credit approval process which among other things include thrust area and non thrust area, due diligence criteria, KYC norms, method of assessment of finance, minimum credit standards, takeover code norms, Prudential & Regulatory ceilings etc.

c. Credit Monitoring System

- Credit monitoring is a continuous process. Bank has separate policy on credit monitoring which includes guidelines on:
 - Identification and monitoring of Special Mention Accounts (SMA-0, SMA-1 and SMA-2) accounts and triggers points for initiating timely action.
 - Formation of Joint Lenders' Forum (JLF) and formulation of Corrective Action Plan (CAP) in case of Consortium/Multiple Banking Arrangement accounts for early rectification or restructuring.
 - Periodicity of review of the borrowal accounts based on credit quality. Borrowers with lower credit rating are subject to more frequent reviews.
 - Submission of periodical monitoring reports.
 - Different hierarchical levels for monitoring.

d. Credit Rating Framework

- Bank has comprehensive internal credit rating/scoring models being applied in the Credit Administration and Approval process. Credit rating framework is a combination of quantitative and qualitative aspects. Credit Rating depicts credit quality and predicts probability of default.
- Credit Rating models are in place for Credit Rating of Borrowers, Inter Bank Exposures and Exposure to NBFC.
- Credit scoring models are in place for retail lending schemes.
- Independent assignment of Credit Rating is in place. The Credit Rating is reviewed annually and for high-risk accounts, credit rating is done half-yearly.
- In terms of Bank's credit rating framework, there are 8 risk-rating grades in standard category and 'investment grade' is fixed up to Credit Rating-5.
- The bank carries out analysis on rating wise distribution of borrowers on obligor basis and portfolio basis at periodical intervals and monitors the same.

e. Credit Approval Committees:

- As per the government guidelines and as per the Board approved structure, Bank has introduced Credit Approval Committee (CAC) at Regional Offices,

FGMO and Central Office for credit sanction. Risk Management Department is represented in all CACs.

f. Credit Concentration Risk

- Credit concentration is addressed with the following measures :
- The bank has fixed prudential / regulatory ceilings for various categories of advances for diversifying the credit portfolio. The bank has well diversified credit portfolio.
- Bank monitors the adherence to the exposure ceilings on a quarterly basis. Bank also has a well-established system of monitoring large exposure through monthly monitoring report. The credit portfolio of the bank is well diversified so as to reduce concentration in any area.
- Credit Risk appetite of the Bank is defined through Internal Capital Adequacy Assessment Process (ICAAP) by fixing ceilings limits for various parameters. They are monitored on quarterly basis by undertaking the assessment of ICAAP.

2.5. Market Risk

- Market Risk Management is covered in Treasury Policy, Market Risk Policy and ALM Policy.
- There is a clear-cut separation between front office, back office and mid-office in Treasury operations.
- Mid-office directly reports to the Risk Management Department.
- Various Limits - for domestic and foreign exchange operations, e.g. Overnight Position limit, Daylight Open Position limit, VaR limits, Deal size limits, Stop Loss limits, Aggregate Gap Limit (AGL), Individual Gap Limit (IGL), counterparty limits etc. are in place.
- Value at Risk (VaR) is being monitored on AFS & HFT G-sec, equity Portfolio and forex transactions on a daily basis.

2.6. Interest Rate Risk In banking Book:

- Bank carries out Duration Gap Analysis (DGA) to capture impact of changes in interest rates by 200 bps on market value of equity in terms of RBI Guidelines.

2.7. Operational Risk

- A well laid down board approved Operational Risk Management Policy is in place.
- Presently, Operational Risk is managed through Internal Control System, Internal Audit Process.

- New Product Approval Process is in place.
- Analysis of frauds is done from the angle of operational risk to assess the adequacy and efficacy of internal controls.
- Guidelines for mapping bank's activities and income are in place.
- Bank conducts Risk and Control Self Assessment (RCSA) in respect of various products/ process.
- Credit and Operational Risk Data Exchange (CORDEX) is a data pool consortium of Indian Banks, setup with an initiation of Indian Banks' Association's (IBA). Union Bank of India is a member of the consortium and will be utilizing the external loss data inputs from CORDEX.

Table DF-3: Credit Risk: General Disclosures

Qualitative Disclosures

a. General Qualitative disclosure pertaining to credit risk:

- **Overdue:**
Any amount due to the bank under any credit facility is "overdue" if it is not paid on the due date fixed by the bank.
- **An impaired Asset:**
An impaired asset is a loan or an advance when it ceases to generate income for the bank. A Non Performing Asset (NPA) is a loan or an advance where:
 - a) Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.
 - b) The account remains out of order in respect of an overdraft/cash credit (OD/CC):
 - if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power.
 - In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of balance sheet or credits are not enough to cover the interest debited during the same period.
 - c) In case of bills purchased & discounted, if the bill remains overdue for a period of more than 90 days.
 - d) In case of Crop Loans
 - The installment of principal or interest thereon, remains overdue for two crop seasons in case of short duration crop.
 - Installment of principal or interest there on, remains overdue for one crop season in case of long duration crop.

- e) If interest charged (including monthly interest) during any quarter is not serviced fully within 90 days from the end of the quarter.
- f) Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.
- **Credit Risk Management Policy:**

Bank has board-approved Credit Risk Management Policy besides Loan Policy. Credit Risk Management Policy covers guidelines on the Credit Approval process - Credit Risk Framework, loan pricing and concessions, Loan Monitoring & Controls, Credit Risk Rating Systems - pricing - capital allocation, Portfolio Management & Exposure ceilings, Prudential/Regulatory ceilings, such as industry wise exposure, sensitive sector exposure (capital market/ real estate exposure) and Risk Management of off-balance sheet exposure,

Quantitative Disclosures

- b. The total Gross Credit Risk exposures are:

Category	(Rs. in millions)
Amount	
Fund Based	2816819.47
Non Fund Based	414365.36
Total	3231184.83

- c. The Geographic distribution of exposures is:

	(Rs. in millions)		
	Overseas	Domestic	Gross Advances
Fund Based	273195.39	2543624.08	2816819.47
Non-fund based	1600.86	412764.50	414365.36
Total	274796.25	2956388.58	3231184.83

- d. Industry type distribution of Exposures (Fund Based & Non-Fund Based) are as under:

(Rs. in millions)				
DSB Code	DSB Code	INDUSTRY NAME	Fund Based	Non-Fund Based
1	A	MINING & QUARRYING	12780.53	1773.68
1.1	A.1	COAL	2229.81	1549.36
1.2	A.2	OTHERS	10550.72	224.32
2	B	FOOD PROCESSING	85129.19	3931.96
2.1	B.1	SUGAR	20425.22	544.16
2.2	B.2	EDIBLE OILS & VANASPATHI	12120.41	724.04
2.3	B.3	TEA	1772.30	41.63
2.4	B.4	COFFEE	10.22	0.83
2.5	B.5	OTHERS	50801.04	2621.30
3	C	BEVERAGES (EXCL. TEA & COFFEE) & TOBACCO	3631.95	191.50

DSB Code	DSB Code	INDUSTRY NAME	Fund Based	Non-Fund Based
3.1	C.1	TOBACCO & TOBACCO PRODUCTS	473.98	29.28
3.2	C.2	OTHERS	3157.97	162.21
4	D	TEXTILES	69138.50	5594.71
4.1	D.1	COTTON	24691.81	1270.04
4.2	D.2	JUTE	857.02	189.55
4.3	D.3	HANDICRAFT/KHADI (Non Prio)	14732.02	2395.96
4.4	D.4	SILK	0.00	0.00
4.5	D.5	WOOLEN	0.00	0.00
4.6	D.6	OTHERS	28857.65	1739.15
		OUT OF 'D' SPINNING MILLS	0.00	0.00
5	E	LEATHER & LEATHER PRODUCTS	2514.16	150.72
6	F	WOOD & WOOD PRODUCTS	6411.63	2163.02
7	G	PAPER & PAPER PRODCTS	15236.03	482.64
8	H	PETROLEUM (NON-INFRA), COAL PRODUCTS (NON-MINING) & NUCLEAR FUELS	20851.49	17470.97
9	I	CHEMICALS & CHEMICAL PRODUCTS (DYES, PAINTS ETC.)	34113.54	9323.48
9.1	I.1	FERTILIZER	2245.49	131.36
9.2	I.2	DRUG & PHARMACEUTICALS	13435.34	793.08
9.3	I.3	PETROCHEMICALS (EXCL INFRA)	561.56	296.54
9.4	I.4	OTHERS	17871.15	8102.50
10	J	RUBBER, PLASTIC & THEIR PRODUCTS	13594.14	2674.08
11	K	GLASS & GLASSWARE	3886.49	688.07
12	L	CEMENT & CEMENT PRODUCTS	13763.71	744.90
13	M	BASIC METAL & METAL PRODUCTS	139117.78	17707.39
13.1	M.1	IRON & STEEL	112600.40	14098.21
13.2	M.2	OTHER METAL & METAL PRODUCTS	26517.38	3609.18
14	N	ALL ENGINEERING	52204.13	41604.68
14.1	N.1	ELECTRONICS	8489.57	2867.99
14.2	N.2	OTHERS	43714.56	38736.70
15	O	VEHICLE, VEHICLE PARTS & TRANSPORT EQUIPMENTS	22867.67	22279.68
16	P	GEMS & JEWELLERY	46988.11	4765.48
17	Q	CONSTRUCTION	55013.61	54543.19
18	R	INFRASTRUCTURE	389346.19	10640.78
18.1	R.1	TRANSPORT	78291.33	-
18.1.1	R.1.1	RAILWAYS	0.00	-
18.1.2	R.1.2	ROADWAYS	73196.48	-
18.1.3	R.1.3	AIRPORT	0.00	-

DSB Code	DSB Code	INDUSTRY NAME	Fund Based	Non-Fund Based
18.1.4	R.1.4	WATERWAYS	0.00	-
18.1.5	R.1.5	OTHERS	5094.85	-
18.2	R.2	ENERGY	227271.17	10489.02
18.2.1	R.2.1	ELECTRICITY (GEN-TRANS-DISTR)	223703.02	6469.02
18.2.1.1	R.2.1.1	STATE ELECTRICITY BOARDS	48305.16	-
18.2.1.2	R.2.1.2	OTHERS	175397.93	6469.02
18.2.2	R.2.2	OIL (STORAGE & PIPELINE)	0.00	0.00
18.2.3	R.2.3	GAS/LNG (STORAGE & PIPELINE)	3568.08	4020.00
18.2.4	R.2.4	OTHERS	0.00	0.00
18.3	R.3	TELECOMMUNICATION	58140.51	3.61
18.4	R.4	OTHERS	0.00	0.00
18.4.1	R.4.1	WATER SANITATION	2989.88	-
18.4.2	R.4.2	SOCIAL & COMMERCIAL INFRASTRUCTURE	22653.30	148.15
18.4.3	R.4.3	OTHERS	0.00	0.00
19	S	OTHER INDUSTRIES	6046.22	120.60
20		ALL INDUSTRIES	99263.51	19685.15
21		RESIDUARY & OTHER ADVANCES	0.00	0.00
21.1	a	EDUCATION	0.00	0.00
21.2	b	AVIATION	0.00	0.00
21.3	c	OTHER RESIDUARY ADVANCES	244455.37	200101.52
22		TOTAL	2543817.25	396953.04

e. The Residual Contractual Maturity Break down of Assets is:

(Rs. in millions)

Maturity Pattern	Advances*	Investments*	Foreign Currency Assets*
Next day	60623.25	304882.20	53142.91
2 - 7 days	41363.10	98846.90	22354.27
8 -14 days	34913.09	19803.90	13866.14
15- 30 days	82233.33	59878.00	21633.68
31days - 2months	112264.22	1099.55	87101.86
2months - 3months	219818.57	1530.50	42226.39
>3months-6months	126688.91	32208.35	67391.94
>6months-1yr	220174.46	129590.27	47774.53
>1yr-3yrs	1106622.35	277299.76	58705.51
>3yrs-5yrs	277094.99	214262.05	82535.39
>5yrs	344794.06	212817.59	13250.07
Total	2626590.33	1352219.07	509982.69

*Figures are shown on net basis

f. **The Amount of NPAs (Gross) are:**

Category	(Rs. in million)
Sub Standard	126323.30
Doubtful - 1	69778.35
Doubtful - 2	89351.90
Doubtful - 3	19468.48
Loss	19105.50
Total NPAs (Gross)	324027.52

g. **The amount of net NPAs is Rs. 182455.93 millions.**

h. **The NPA ratios are as under:**

- Gross NPAs to Gross Advances: 11.70 %
- Net NPAs to Net Advances: 6.95 %

i. **The movement of gross NPAs is as under:**

(Rs. in millions)

i) Opening Balance at the beginning of the year	241708.90
ii) Addition during the year	102912.90
iii) Reduction during the year	20594.30
iv) Closing Balance as at the end of the year	324027.50

j. **(a) The movement of Specific Provision (Provisions for NPAs) is as under:**

(Rs. in millions)

i) Opening Balance at the beginning of the year	100921.70
ii) Provisions made during the year	45266.20
iii) Write-off made during the year/ Write -back of excess provisions	14920.00
iv) Closing Balance as at the end of the year	131267.90

Provision includes provision in lieu of diminution in fair value of restructured advances classified as NPAs.

Opening and closing balances of provision for NPAs also include ECGC claims received/recoveries in suit filed accounts and held pending adjustment of Rs 28.67 crore and Rs 0.68 crore respectively.

(b) The movement of General Provision (provision for Standard Assets) is as under:

	Std. prov. for Advances	Std. prov. for Derivatives	Total
	A	B	C=(A+B)
i) Opening Balance at the beginning of the year	15080.80	142.40	15223.20

ii) Provisions made during the year	2664.80	0.00	2664.80
iii) Write-off made during the year	0.00	0.00	0.00
iv) Write -back of excess provisions	0.00	63.80	63.80
v) Any other adjustments, including transfers between provisions	0.00	0.00	0.00
vi) Closing Balance as at the end of the year (01.04.2016 to 31.12.2016)	17745.60	78.60	17824.20

- k. The amount of non-performing investment is **Rs. 2441.89 million**.
- l. The amount of provisions held for non-performing investment is **Rs. 1962.63 million**.
- m. The movement of provisions for Depreciation on Investments is as under:

(Rs. in million)

i) Opening Balance at the beginning of the year	5538.01
ii) Provisions made during the year	1001.64
iii) write-off made during the year	--
iv) Write -back of excess provisions	752.00
v) Closing Balance as at the end of the year (i + ii - iii)	5787.65

- n. By major Industry or Counterparty type:

(a) Details of Specific Provisions:

(Rs. in millions)

DSB Code	DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROVISIONS FOR NPA
1	A	MINING & QUARRYING	198.40	239.30	193.00
1.1	A.1	COAL	0.20	1.80	0.20
1.2	A.2	OTHERS	198.20	237.50	192.80
2	B	FOOD PROCESSING	14310.20	1434.30	6276.00
2.1	B.1	SUGAR	4620.20	42.20	1842.40
2.2	B.2	EDIBLE OILS & VANASPATI	2297.40	194.20	1029.50
2.3	B.3	TEA	2.10	5.00	1.10
2.4	B.4	COFFEE	0.20	0.10	0.20
2.5	B.5	OTHERS	7390.30	1192.80	3402.80
3	C	BEVERAGES (EXCL. TEA & COFFEE) & TOBACCO	814.80	373.90	226.80
3.1	C.1	TOBACCO & TOBACCO PRODUCTS	22.60	0.60	9.50
3.2	C.2	OTHERS	792.20	373.30	217.30
4	D	TEXTILES	16980.60	3749.80	6092.90
4.1	D.1	COTTON	7051.10	1986.40	2209.60
4.2	D.2	JUTE	10.60	4.40	6.10

4.3	D.3	HANDICRAFT/KHADI (NON PRIORITY)	0.00	0.00	0.00
4.4	D.4	SILK	0.00	0.00	0.00
4.5	D.5	WOOLEN	0.00	0.00	0.00
4.6	D.6	OTHERS	9918.90	1759.00	3877.20
4.7		OUT OF 'D' SPINNING MILLS	0.00	0.00	0.00
5	E	LEATHER & LEATHER PRODUCTS	435.20	177.80	97.40
6	F	WOOD & WOOD PRODUCTS	1124.50	368.00	916.00
7	G	PAPER & PAPER PRODUCTS	3447.40	35.50	891.20
8	H	PETROLEUM (NON-INFRA), COAL PRODUCTS (NON-MINING) & NUCLEAR FUELS	1556.90	199.80	340.70
9	I	CHEMICALS & CHEMICAL PRODUCTS (DYES, PAINTS ETC.)	7003.00	2054.70	3927.30
9.1	I.1	FERTILIZER	6.80	0.40	2.30
9.2	I.2	DRUG & PHARMACEUTICALS	3991.70	1544.40	2532.80
9.3	I.3	PETROCHEMICALS (EXCL INFRA)	95.50	303.00	38.80
9.4	I.4	OTHERS	2909.00	206.90	1353.40
10	J	RUBBER, PLASTIC & THEIR PRODUCTS	2003.70	225.90	1062.70
11	K	GLASS & GLASSWARE	614.50	128.60	175.60
12	L	CEMENT & CEMENT PRODUCTS	559.00	837.20	209.00
13	M	BASIC METAL & METAL PRODUCTS	74332.90	2777.50	23526.10
13.1	M.1	IRON & STEEL	63248.80	2335.80	18282.00
13.2	M.2	OTHER METAL & METAL PRODUCTS	11084.10	441.70	5244.10
14	N	ALL ENGINEERING	10095.70	1825.20	4433.70
14.1	N.1	ELECTRONICS	5.40	279.90	4.40
14.2	N.2	OTHERS	10090.30	1545.30	4429.30
15	O	VEHICLE, VEHICLE PARTS & TRANSPORT EQUIPMENTS	1874.10	61.10	512.00
16	P	GEMS & JEWELLERY	13723.50	536.90	6289.40
17	Q	CONSTRUCTION	13593.90	1569.50	5606.70
18	R	INFRASTRUCTURE	52545.50	1039.90	22445.00
18.1	R.1	TRANSPORT	16717.50	588.70	7123.40
18.1.1	R.1.1	RAILWAYS	0.00	0.00	0.00
18.1.2	R.1.2	ROADWAYS	16717.50	588.70	7123.40
18.1.3	R.1.3	AIRPORT	0.00	0.00	0.00
18.1.4	R.1.4	WATERWAYS	0.00	0.00	0.00
18.1.5	R.1.5	OTHERS	0.00	0.00	0.00
18.2	R.2	ENERGY	16587.10	179.30	6452.90
18.2.1	R.2.1	ELECTRICITY (GEN-TRANS-DISTR)	16527.30	179.00	6431.00
18.2.1.1	R.2.1.1	STATE ELECTRICITY BOARDS	1831.90	0.00	732.80
18.2.1.2	R.2.1.2	OTHERS	14695.40	179.00	5698.20
18.2.2	R.2.2	OIL (STORAGE & PIPELINE)	57.10	0.30	21.00
18.2.3	R.2.3	GAS/LNG (STORAGE & PIPELINE)	2.70	0.00	0.90

18.2.4	R.2.4	OTHERS	0.00	0.00	0.00
18.3	R.3	TELECOMMUNICATION	1514.00	0.00	471.30
18.4	R.4	OTHERS	17726.90	271.90	8397.40
18.4.1	R.4.1	WATER SANITATION	13219.20	0.00	4884.70
18.4.2	R.4.2	SOCIAL & COMMERCIAL INFRASTRUCTURE	4507.70	271.90	3512.70
18.4.3	R.4.3	OTHERS	0.00	0.00	0.00
19	S	OTHER INDUSTRIES	1440.50	313.80	538.30
20		ALL INDUSTRIES	216654.30	17948.70	83759.80
21		RESIDUARY & OTHER ADVANCES	107373.20	27507.00	47508.10
21.1	a	EDUCATION	3051.60	329.50	2445.70
21.2	b	AVIATION	0.00	0.00	0.00
21.3	c	OTHER RESIDUARY ADVANCES	104321.60	27177.50	45062.40
22		TOTAL	324027.50	45455.70	131267.90

(b) Details of General Provisions:

(Rs. in million)

Standard Advance	Provision as on 31.12.2016
i) SME and Agri Advance	2001.20
ii) Commercial Real Estate	291.00
iii) Commercial Real Estate (RH)	362.90
iv) Home Loan	20.30
v) Restructured Standard Advances	2616.30
vi) Balance Standard Advance (excluding FITL - Std. Advance)	11006.60
vii) Total Domestic Standard Advance (i+ii+iii+iv+v+vi)	16298.30
viii) Overseas Standard Advance	1447.30
ix) Total Standard Advance	17745.60

o. (a) Geographic distribution of NPAs and Specific Provisions (Provisions for NPAs):

(Rs. in million)

Particulars	Domestic	Overseas	Total
Gross NPA	294187.00	29840.52	324027.52
Provisions for NPA	123100.20	8167.70	131267.90

Provision includes provision in lieu of diminution in fair value of restructured advances classified as NPAs.

Opening and closing balances for NPAs also include ECGC claims received/recoveries in suit filed accounts and held pending adjustment of Rs 28.67 crore and Rs 0.68 crore respectively.

(o)(b) Geographic distribution of General Provisions (Provisions for Standard Assets):

(Rs. in million)

Particulars	Domestic	Overseas	Total
Provision for Standard Advances	16298.30	1447.30	17745.60
Provisions for Standard Derivatives	78.60	0.00	78.60
Total	16376.90	1447.30	17824.20

Table DF-4: Credit Risk Disclosures for Portfolios subject to Standardised Approach

Qualitative Disclosures:

a. For Portfolios subject to the Standardized Approach

- Bank has approved the following 6 domestic credit rating agencies accredited by RBI for all eligible exposures.
 - a) Credit Analysis and Research Limited;
 - b) CRISIL Limited;
 - c) India Ratings and Research Private Limited (India Ratings);
 - d) ICRA Limited;
 - e) Brickwork Ratings India Pvt. Limited (Brickwork); and
 - f) SME Rating Agency of India Ltd. (SMERA)
- Bank has also approved the following 3 international credit rating agencies identified by RBI.
 - a) Standard & Poor's
 - b) Moody's
 - c) FITCH
- Corporate borrowers and Public Sector Enterprises are being encouraged to solicit ratings from approved external rating agencies. The ratings available in public domain are mapped for the purpose of calculation of risk-weighted assets as per RBI guidelines on mapping.

Quantitative Disclosures:

- b. The exposure amounts after risk mitigation (subject to the standardized approach) in different risk buckets are as under:

(Rs. in millions)

Particulars	Dec 31, 2016
	Exposure after risk mitigation
i) Below 100% risk weight exposure outstanding	1579610.79
ii) 100% risk weight exposure outstanding	627027.79
iii) More than 100% risk weight exposure outstanding	479110.59
Total	2685749.16

Table DF 17 - Summary comparison of Accounting Assets vs. Leverage Ratio exposure measure Item		
	Item	(Rs. in Millions)
1	Total consolidated assets as per published financial statements	455275.65
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-16024.61
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
4	Adjustments for derivative financial instruments	45360.66
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	314942.10
7	Other adjustments	-2031.60
8	Leverage ratio exposure	4897522.19

Table DF-18 : Leverage ratio common disclosure template		
	Item	Leverage ratio framework (Rs. Millions)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	4515589.16
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-2031.60
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	4513557.56
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	19515.98
5	Add-on amounts for PFE associated with all derivatives transactions	45360.66
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00

9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11	Total derivative exposures (sum of lines 4 to 10)	64876.64
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	7495.90
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-3350.00
14	CCR exposure for SFT assets	0.00
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15) Other off-balance sheet exposures	4145.90
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	615317.70
18	(Adjustments for conversion to credit equivalent amounts)	-300375.61
19	Off-balance sheet items (sum of lines 17 and 18)	314942.10
Capital and total exposures		
20	Tier 1 capital	245331.20
21	Total exposures (sum of lines 3, 11, 16 and 19)	4897522.19
Leverage ratio		
22	Basel III leverage ratio	5.01%