

## Pillar 3 Disclosure Requirements

For the quarter ended 30<sup>th</sup> June 2018

### 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 March 2023, as a part of ICAAP framework.
- 2.1.6. Bank has taken initiatives to migrate to Advanced Approaches for Risk Weighted Assets computation.

## 2.2. Quantitative Disclosures

2.2.1. A summary of the Bank's standalone capital requirement for credit, market and operational risk and the capital adequacy ratio as on 30<sup>th</sup> June 2018 is given as under:  
(Rs. in million)

A. Capital Requirements for Credit Risk:	
- Portfolios subject to Standardized Approach	258812.75
- Securitisation Exposures	
B. Capital Requirements for Market Risk	
- Standardized Duration Approach	22863.47
- Interest Rate Risk	15139.74
- Foreign Exchange Risk (including gold)	165.16
- Equity Position Risk	7558.57
C. Capital Requirements for Operational Risk	
• Basic Indicator Approach	26686.60
D. Capital Adequacy Ratio of the Bank (%) Basel-III	11.45
E. Tier 1 CRAR (%) Basel-III	8.99

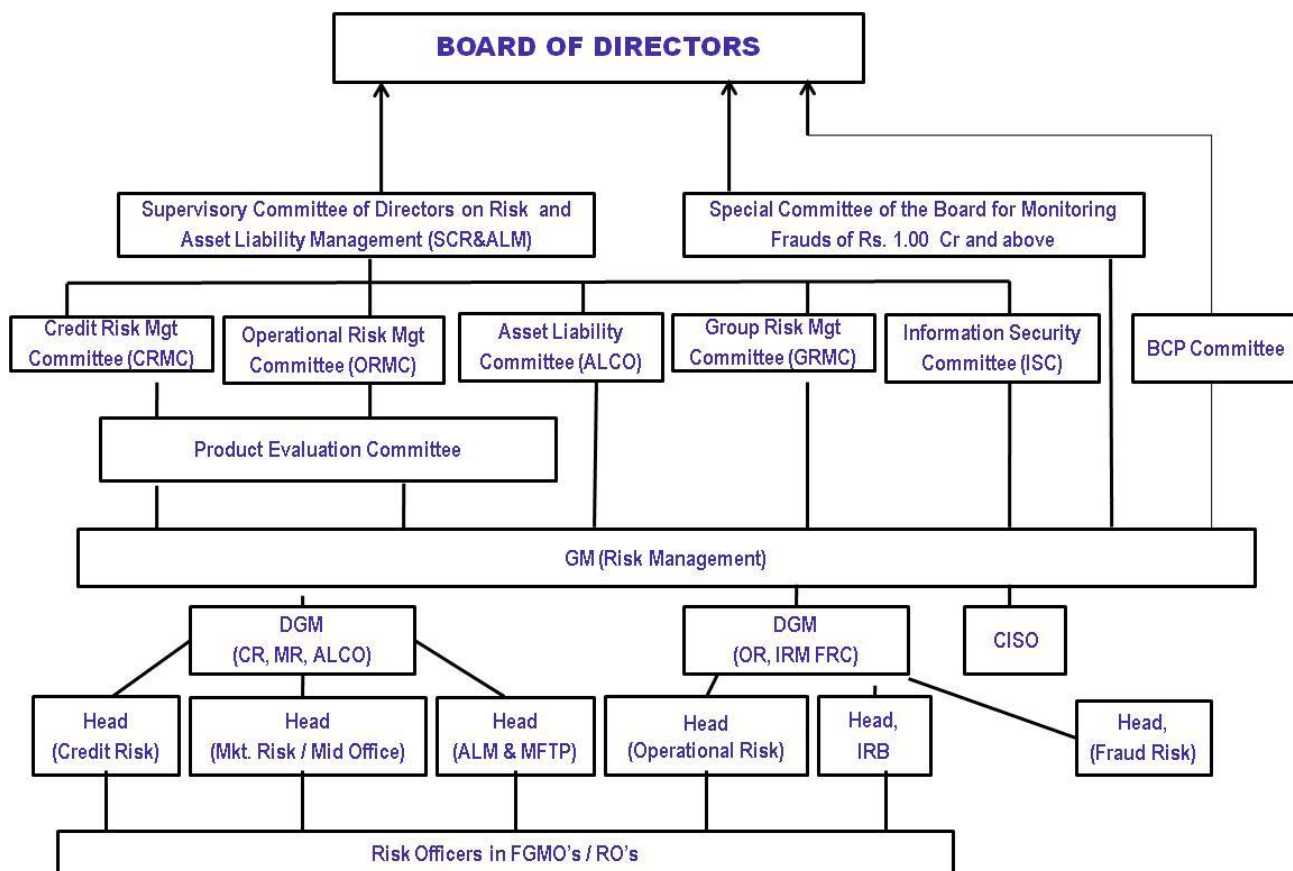
Capital Adequacy Ratios	Union Bank Group (Consolidated)	Union Bank Group (Standalone)
Common Equity Tier -1 CRAR	7.61	7.50
Tier -1 CRAR	9.10	8.99
Total CRAR	11.56	11.45

## 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. The policies are drawn based on the risk dimensions prevailing in respective host countries.

- 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 & ALM 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 his 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 Credit Risk Management Cell 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, take over code norms, Prudential & Regulatory ceilings etc.

#### **c. Credit Monitoring System**

- Credit monitoring is a continuous process. Credit monitoring is undertaken by a dedicated credit monitoring department. 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, Non-SLR Investments, Inter Bank Exposures and Exposure to NBFC & MFIS.
- 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 10 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 and the same is monitored periodically. 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 as a part of 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. Net Overnight Open Position (NOOP), 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.
- Since internal Operational Risk (OR) Loss Data points are limited in number, Bank has joined external data pooling exercise of IBA.

### 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:

(Rs. in million)

Category	Amount
Fund Based	3190842.09
Non Fund Based	1154588.98
<b>Total</b>	<b>4345431.07</b>

c. The geographic distribution of exposures is:

(Rs. in million)

	Overseas	Domestic	Gross Advances
Fund Based	197892.59	2992949.50	3190842.09
Non-fund based	20292.78	1134296.20	1154588.98
<b>Total</b>	<b>218185.37</b>	<b>4127245.70</b>	<b>4345431.07</b>

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

(Rs. in million)

INDUSTRY NAME	Fund Based	Non-Fund Based
A. MINING AND QUARRYING	2230.01	13236.30
A.1 COAL	1821.16	7472.70
A.2 OTHERS	408.85	5763.60
B. FOOD PROCESSING	3787.50	149419.60
B.1 SUGAR	519.40	32088.70
B.2 EDIBLE OILS AND VANASPATI	825.10	25274.20
B.3 TEA	76.10	2602.20
B.4 COFFEE	1.90	13.90
B.5 OTHERS	2365.00	89440.60
C. BEVERAGES (EXCLUDING TEA & COFFEE) AND TOBACCO	151.00	3519.10
C.1 TOBACCO AND TOBACCO PRODUCTS	31.00	645.30
C.2 OTHERS	120.00	2873.80
D. TEXTILES	7487.10	119676.60
D.1 COTTON	1835.20	48848.10
D.2 JUTE	116.10	943.10
D.3 MAN-MADE	3214.90	21531.30
D.4 OTHERS	2320.90	48354.10
OUT OF D (I.E., TOTAL TEXTILES) TO SPINNING MILLS	0.00	0.00
E. LEATHER AND LEATHER PRODUCTS	79.70	4447.10
F. WOOD AND WOOD PRODUCTS	899.80	9321.00
G. PAPER AND PAPER PRODUCTS	503.50	19126.60
H. PETROLEUM (NON-INFRA), COAL PRODUCTS (NON-MINING) AND NUCLEAR FUELS	44870.10	42406.80
I. CHEMICALS AND CHEMICAL PRODUCTS (DYES, PAINTS, ETC.)	7413.30	86056.90
I.1 FERTILIZERS	428.20	25489.40
I.2 DRUGS AND PHARMACEUTICALS	626.60	22976.60
I.3 PETRO-CHEMICALS (EXCLUDING UNDER INFRASTRUCTURE)	193.90	3540.50
I.4 OTHERS	6164.60	34050.40
J. RUBBER, PLASTIC AND THEIR PRODUCTS	4727.10	24930.70
K. GLASS & GLASSWARE	513.10	6183.50
L. CEMENT AND CEMENT PRODUCTS	607.20	20972.40
M. BASIC METAL AND METAL PRODUCTS	16602.40	189440.50
M.1 IRON AND STEEL	13129.70	147120.70
M.2 OTHER METAL AND METAL PRODUCTS	3472.70	42319.80
N. ALL ENGINEERING	68467.80	85297.00



(Rs. in million)

INDUSTRY NAME	Fund Based	Non-Fund Based
N.1 ELECTRONICS	561.40	8451.40
N.2 OTHERS	67906.40	76845.60
O. VEHICLES, VEHICLE PARTS AND TRANSPORT EQUIPMENTS	27040.00	42491.80
P. GEMS AND JEWELLERY	41063.90	37730.70
Q. CONSTRUCTION	114798.90	143488.30
R. INFRASTRUCTURE	109133.80	732790.30
R.A TRANSPORT (A.1 TO A.6)	11106.30	117757.00
R.A.1 ROADS AND BRIDGES	10106.30	111756.10
R.A.2 PORTS	1000.00	6000.90
R.A.3 INLAND WATERWAYS	0.00	0.00
R.A.4 AIRPORT	0.00	0.00
R.A.5 RAILWAY TRACK, TUNNELS, VIADUCTS, BRIDGES	0.00	0.00
R.A.6 URBAN PUBLIC TRANSPORT (EXCEPT ROLLING STOCK IN CASE OF URBAN ROAD TRANSPORT)	0.00	0.00
R.B. ENERGY (B.1 TO B.6)	77888.40	303057.60
R.B.1 ELECTRICITY GENERATION	30507.70	206447.20
R.B.1.1 CENTRAL GOVT PSUS	0.00	0.00
R.B.1.2 STATE GOVT PSUS (INCL. SEBS)	0.00	1212.80
R.B.1.3 PRIVATE SECTOR	30507.70	205234.40
R.B.2 ELECTRICITY TRANSMISSION	13389.00	27473.70
R.B.2.1 CENTRAL GOVT PSUS	0.00	0.00
R.B.2.2 STATE GOVT PSUS (INCL. SEBS)	0.00	21677.00
R.B.2.3 PRIVATE SECTOR	13389.00	5796.70
R.B.3 ELECTRICITY DISTRIBUTION	29904.50	54080.60
R.B.3.1 CENTRAL GOVT PSUS	0.00	0.00
R.B.3.2 STATE GOVT PSUS (INCL. SEBS)	0.00	23067.50
R.B.3.3 PRIVATE SECTOR	29904.50	31013.10
R.B.4 OIL PIPELINES	0.00	11068.30
R.B.5 OIL/GAS/LIQUIFIED NATURAL GAS (LNG) STORAGE FACILITY	0.00	0.00
R.B.6 GAS PIPELINES	4087.20	3987.80
R.C. WATER AND SANITATION (C.1 TO C.7)	11599.50	30533.10
R.C.1 SOLID WASTE MANAGEMENT	0.00	0.00
R.C.2 WATER SUPPLY PIPELINES	0.00	4500.00
R.C.3 WATER TREATMENT PLANTS	135.30	2641.90
R.C.4 SEWAGE COLLECTION, TREATMENT AND DISPOSAL SYSTEM	188.80	607.00
R.C.5 IRRIGATION (DAMS, CHANNELS, EMBANKMENTS ETC)	11275.40	22784.20

(Rs. in million)

INDUSTRY NAME	Fund Based	Non-Fund Based
R.C.6 STORM WATER DRAINAGE SYSTEM	0.00	0.00
R.C.7 SLURRY PIPELINES	0.00	0.00
R.D. COMMUNICATION (D.1 TO D.3)	7536.30	236018.00
R.D.1 TELECOMMUNICATION (FIXED NETWORK)	900.40	132314.90
R.D.2 TELECOMMUNICATION TOWERS	6635.90	103703.10
R.D.3 TELECOMMUNICATION AND TELECOM SERVICES	0.00	0.00
R.E. SOCIAL AND COMMERCIAL INFRASTRUCTURE (E.1 TO E.9)	1003.30	45424.60
R.E.1 EDUCATION INSTITUTIONS (CAPITAL STOCK)	0.00	1031.50
R.E.2 HOSPITALS (CAPITAL STOCK)	0.00	3258.30
R.E.3 THREE-STAR OR HIGHER CATEGORY CLASSIFIED HOTELS LOCATED OUTSIDE CITIES WITH POPULATION OF MORE THAN 1 MILLION	561.70	22120.20
R.E.4 COMMON INFRASTRUCTURE FOR INDUSTRIAL PARKS, SEZ, TOURISM FACILITIES AND AGRICULTURE MARKETS	441.60	19014.60
R.E.5 FERTILIZER (CAPITAL INVESTMENT)	0.00	0.00
R.E.6 POST HARVEST STORAGE INFRASTRUCTURE FOR AGRICULTURE AND HORTICULTURAL PRODUCE INCLUDING COLD STORAGE	0.00	0.00
R.E.7 TERMINAL MARKETS	0.00	0.00
R.E.8 SOIL-TESTING LABORATORIES	0.00	0.00
R.E.9 COLD CHAIN	0.00	0.00
R.F. OTHERS, IF ANY, PLEASE SPECIFY	0.00	0.00
S. OTHER INDUSTRIES, PL. SPECIFY	305.40	8140.00
PUBLISHING, PRINTING	107.20	1351.30
CUTTING, SHAPING OF STONES	48.50	3578.70
MICA, MICA PRODUCTS	1.20	263.20
MUSICAL INSTRUMENTS	0.40	5.60
SPORTS GOODS, GAMES, TOYS	3.60	1187.90
STATIONERIES, ETC	8.40	784.90
IMITATION JEWELLERY, BROOMS ETC	12.50	157.90
LINOLEUM FLOOR COVERING	0.00	61.50
RECYCLING METAL, NON-METAL WASTE	26.40	728.60
STEAM & HOT WATER SUPPLY	97.20	20.40
ALL INDUSTRIES (A TO S)	450681.61	1738675.20
RESIDUARY OTHER ADVANCES (TO TALLY WITH GROSS ADVANCES)	683614.59	1254274.50
EDUCATION	11.74	36756.46

(Rs. in million)

INDUSTRY NAME	Fund Based	Non-Fund Based
AVIATION	24813.50	0.00
OTHER RESIDUARY ADVANCES	658789.35	1217518.04
TOTAL	1134296.20	2992949.50

- e. Credit exposure in industries where exposure is more than 5% of the total credit exposure of the Bank (consolidated) are as follows:

(Rs.in millions)

Sr. No.	Industry	Fund Based	Non-Fund Based	Total	% of Total Credit Exposure
i	Construction	114798.90	143488.30	258287.20	6.26%
ii	Infrastructure	109133.80	732790.30	841924.10	20.40%

- f. The residual contractual maturity break down of assets is as under:

(Rs.in millions)

Maturity Pattern	Advances	Investments	Foreign Currency Assets (Unaudited)
Next day	36337.52	2000.00	45516.52
2 - 7 days	57865.26	13873.46	21096.63
8 -14 days	59283.42	21217.80	6823.08
15- 30 days	80405.87	3343.40	29469.19
31days - 2months	128869.95	11016.90	37354.07
2months - 3months	91440.89	19101.39	33178.94
>3months-6months	154260.37	35396.05	59626.95
>6months-1yr	228279.24	128955.67	32237.90
>1yr-3yrs	1181387.37	151441.29	51380.09
>3yrs-5yrs	366923.59	234858.78	109631.80
>5yrs	545933.82	682058.74	35577.83
Total	2930987.29	1303263.48	461892.98

- g. The Amount of Gross NPAs are as under:

Category	(Rs. in million)
Sub Standard	122688.50
Doubtful - 1	130845.50
Doubtful - 2	164736.00
Doubtful - 3	38868.80
Loss	52587.60
<b>Total NPAs (Gross)</b>	<b>509726.40</b>

- h. The amount of net NPAs is Rs. 255084.60 Million.

- i. The NPA ratios are as under:
- Gross NPAs to Gross Advances: 16.00 %
  - Net NPAs to Net Advances: 8.70 %

- j. The movement of gross NPAs is as under:

(Rs. in million)

i) Opening Balance at the beginning of the year	493699.30
ii) Addition during the year	46515.80
iii) Reduction during the year	30488.70
iv) Closing Balance as at the end of the year (i+ii-iii)	509726.40

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

(Rs. in million)

i) Opening Balance at the beginning of the year	250436.30
ii) Provisions made during the year	<b>18463.40</b>
iii) Write-off/Write -back of excess provisions	14257.90
iv) Closing Balance as at the end of the year (i+ii-iii)	<b>254641.80</b>

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.185.24 crore and Rs. 3.55 crore respectively.

- (b) The movement of General Provision (provision for standard assets) is as under:

(Rs. in million)

	Prov. for Std. Advances	Prov. for Std. Derivatives	Total
	A	B	C=(A+B)
i) Opening Balance at the beginning of the year	11157.47	39.06	13196.53
ii) Provisions made during the year	243.39	52.29	295.68
iii) Write-off made during the year	0	0	0
iv) Write -back of excess provisions	0	0	0
v) Any other adjustments, including transfers between provisions	2071.54	0	2071.54
vi) Closing Balance as at the end of the year ( 01.04.2018 to 30.06.2018)	13472.40	91.35	13563.75

- l. The amount of Non-Performing Investment is Rs. 23460.63 million
- m. The amount of provisions held for Non-Performing Investment is Rs. 20088.70 million

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

(Rs. in million)

i) Opening balance at the beginning of the year	27438.40
ii) Provisions made during the year	271.57
iii) Write-off made during the year	-
iv) Write -back of excess provisions	50.00
v) Closing balance as at the end of the year (i + ii - iii - iv)	27659.97

o. By major industry or counterparty type:

(a) Details of Specific Provisions:

(Rs. in million)

DSB Code	DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROVISIONS FOR NPA
1	A	MINING & QUARRYING	889.92	430.21	299.78
1.1	A.1	COAL	165.43	1.84	155.98
1.2	A.2	OTHERS	724.49	428.38	143.81
2	B	FOOD PROCESSING	26647.89	1673.14	15842.05
2.1	B.1	SUGAR	8514.82	218.92	4167.06
2.2	B.2	EDIBLE OILS & VANASPATI	5931.53	196.32	4780.34
2.3	B.3	TEA	2.50	11.70	0.54
2.4	B.4	COFFEE	0.00	0.32	0.00
2.5	B.5	OTHERS	12199.04	1245.87	6894.11
3	C	BEVERAGES (EXCL. TEA & COFFEE) & TOBACCO	692.92	372.82	370.86
3.1	C.1	TOBACCO & TOBACCO PRODUCTS	23.12	0.85	21.89
3.2	C.2	OTHERS	669.81	371.97	348.97
4	D	TEXTILES	20932.21	5111.56	10745.54
4.1	D.1	COTTON	7336.00	2936.06	3791.84
4.2	D.2	JUTE	17.35	8.24	4.20
4.3	D.3	HANDICRAFT/KHADI (NON PRIORITY)	0	0	0
4.4	D.4	SILK	0	0	0
4.5	D.5	WOOLEN	0	0	0
4.6	D.6	OTHERS	13578.86	2167.26	6949.50
4.7		OUT OF 'D' SPINNING MILLS	0	0	0
5	E	LEATHER & LEATHER PRODUCTS	499.99	182.41	151.19
6	F	WOOD & WOOD PRODUCTS	3033.09	398.11	1212.85
7	G	PAPER & PAPER PRODCTS	3567.79	427.17	2266.58
8	H	PETROLEUM (NON-INFRA), COAL PRODUCTS (NON-MINING) &	2027.78	200.29	1886.37

DSB Code	DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROVISIONS FOR NPA
		NUCLEAR FUELS			
9	I	CHEMICALS & CHEMICAL PRODUCTS (DYES, PAINTS ETC.)	10063.36	1927.31	6778.75
9.1	I.1	FERTILIZER	18.60	0.94	3.25
9.2	I.2	DRUG & PHARMACEUTICALS	4895.52	1416.44	4170.79
9.3	I.3	PETROCHEMICALS (EXCL INFRA)	1994.81	303.13	379.30
9.4	I.4	OTHERS	3154.43	206.79	2225.40
10	J	RUBBER, PLASTIC & THEIR PRODUCTS	2212.06	227.39	1620.50
11	K	GLASS & GLASSWARE	628.92	130.14	302.58
12	L	CEMENT & CEMENT PRODUCTS	5626.22	829.66	1193.64
13	M	BASIC METAL & METAL PRODUCTS	79445.29	8371.09	39496.02
13.1	M.1	IRON & STEEL	67257.14	7743.20	30195.79
13.2	M.2	OTHER METAL & METAL PRODUCTS	12188.15	627.89	9300.22
14	N	ALL ENGINEERING	30911.16	4978.19	7877.08
14.1	N.1	ELECTRONICS	7883.53	278.63	1947.01
14.2	N.2	OTHERS	23027.63	4699.56	5930.07
15	O	VEHICLE, VEHICLE PARTS & TRANSPORT EQUIPMENTS	14044.53	232.93	2815.63
16	P	GEMS & JEWELLERY	16755.26	1538.32	13600.55
17	Q	CONSTRUCTION	44939.87	8293.85	25194.08
18	R	INFRASTRUCTURE	113291.80	18787.01	42478.62
18.1	R.1	TRANSPORT	34291.06	5905.86	10214.49
18.1.1	R.1.1	RAILWAYS	0.00	0.00	0.00
18.1.2	R.1.2	ROADWAYS	34291.06	5905.86	10214.49
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	50834.70	6715.02	14441.43
18.2.1	R.2.1	ELECTRICITY (GEN-TRANS-DISTR)	50834.70	6715.02	14441.43
18.2.1.1	R.2.1.1	STATE ELECTRICITY BOARDS	0.00	0.00	0.00
18.2.1.2	R.2.1.2	OTHERS	50834.70	6715.02	14441.43
18.2.2	R.2.2	OIL (STORAGE & PIPELINE)	0.00	0.00	0.00
18.2.3	R.2.3	GAS/LNG (STORAGE & PIPELINE)	0.00	0.00	0.00
18.2.4	R.2.4	OTHERS	0	0	0
18.3	R.3	TELECOMMUNICATION	17968.48	0.57	4393.86
18.4	R.4	OTHERS	10197.55	6165.55	13428.83
18.4.1	R.4.1	WATER SANITATION	8693.48	2782.48	12872.24
18.4.2	R.4.2	SOCIAL & COMMERCIAL INFRASTRUCTURE	1504.07	3383.07	556.59

DSB Code	DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROVISIONS FOR NPA
18.4.3	R.4.3	OTHERS	0	0	0
19	S	OTHER INDUSTRIES	14844.99	4.40	2254.05
20		<b>ALL INDUSTRIES</b>	39109.51	54116.01	176386.70
21		RESIDUARY & OTHER ADVANCES	118631.34	27575.72	78255.07
21.1	a	EDUCATION	2241.13	1057.58	12.07
21.2	b	AVIATION	0.00	0.00	0.00
21.3	c	OTHER RESIDUARY ADVANCES	116390.21	26518.15	78242.99
22		<b>TOTAL</b>	509726.40	81691.74	254641.80

(b) Details of General Provisions:

(Rs. In million)

Standard Advance	Provision as on 30.06.2018
i) SME and Agri Advance	1712.99
ii) Commercial Real Estate	438.87
iii) Commercial Real Estate (RH)	366.41
iv) Home Loan	12.32
v) Restructured Standard Advances	518.43
vi) Balance Standard Advance (excluding FITL - Std. Advance)	9087.68
<b>vii) Total Domestic Standard Advance (i+ii+iii+iv+v+vi)</b>	12136.70
viii) Overseas Standard Advance	1335.70
<b>ix) Total Standard Advance</b>	13472.40

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

(Rs. in million)

Particulars	Domestic	Overseas	Total
Gross NPA	476566.20	33160.20	509726.40
Provisions for NPA	241999.40	12642.40	254641.80

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

(Rs. in million)

Particulars	Domestic	Overseas	Total
Provision for Standard Advances	12136.70	1335.70	13472.40
Provisions for Standard Derivatives	91.35	0	91.35
<b>Total</b>	12228.05	1335.70	13563.75

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

**Qualitative Disclosures**

**a. For portfolios subject to the standardized approach**

- Bank has approved the following 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);
  - f) Acuite Rating & Research Limited; and
  - g) Infomerics valuation and Ratings Private Limited.
  
- 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, amount of a Bank’s outstandings (rated and unrated) in the following three major risk buckets as well as those that are deducted:

(Rs. in million)

i) Below 100% risk weight exposure outstanding	20,70,093.15
ii) 100% risk weight exposure outstanding	6,17,765.80
iii) More than 100% risk weight exposure outstanding	3,93,949.57
iv) Deduction	0
<b>Total</b>	<b>30,81,808.51</b>



<b>DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure</b>		
	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	4920540.24
2	Adjustment for investments in Banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-19067.13
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	39986.45
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)	344135.34
7	Other adjustments	-25325.30
<b>8</b>	<b>Leverage ratio exposure</b>	<b>5260269.59</b>

<b>DF-18 - Leverage ratio common disclosure template</b>		
	Item	Leverage ratio framework
<b>On-balance sheet exposures</b>		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	4871346.19
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-25325.30
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	<b>4846020.89</b>

4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	21603.51
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	39986.45
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	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>61589.96</b>
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	93795.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-93795.00
14	CCR exposure for SFT assets	8523.40
15	Agent transaction exposures	0.00
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>8523.40</b>
17	Off-balance sheet exposure at gross notional amount	763801.75
18	(Adjustments for conversion to credit equivalent amounts)	-419666.41
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>344135.34</b>
20	<b>Tier 1 capital</b>	<b>258146.40</b>
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>5260269.59</b>
22	<b>Basel III leverage ratio</b>	<b>4.91%</b>