

Pillar 3 Disclosure Requirements

For the year ended 31th December 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 2023, 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 in the process of implementing a software solution.

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 on standalone basis as on 31th December 2018 is given as hereunder:

(Rs. in million)	
A. Capital Requirements for Credit Risk:	
- Portfolios subject to Standardized Approach	2,52,964.97
- Securitisation Exposures	
B. Capital Requirements for Market Risk	
• Standardized Duration Approach	17207.38
- Interest Rate Risk	10487.26
- Foreign Exchange Risk (including gold)	165.16
- Equity Position Risk	6554.95
C. Capital Requirements for Operational Risk	
• Basic Indicator Approach	19631.50

D. Capital Adequacy Ratios	Union Bank Group (Consolidated)	Union Bank (Standalone)
Common Equity Tier -1 CRAR	7.71	7.50
Tier -1 CRAR	9.23	9.02
Total CRAR	11.65	11.43

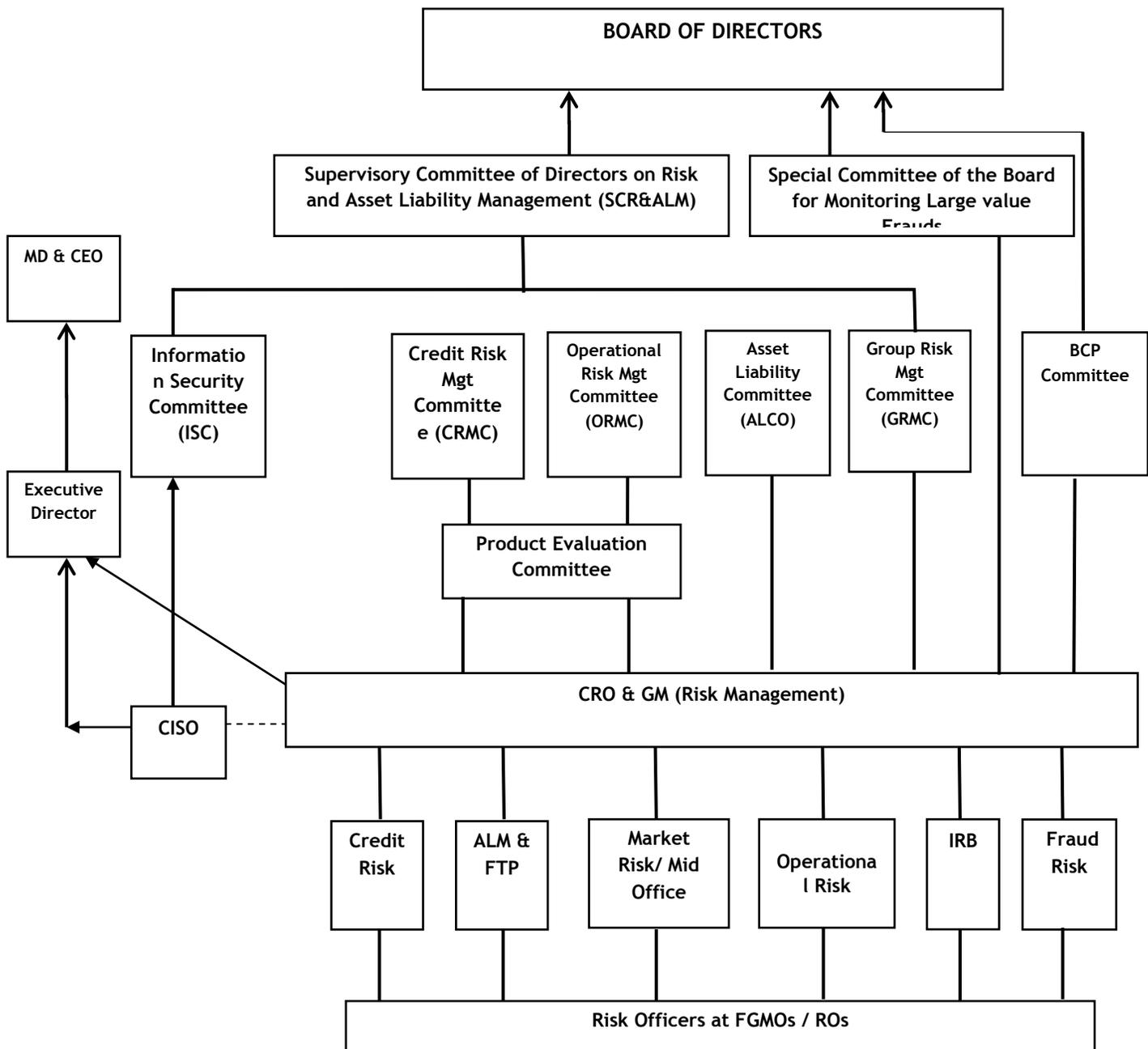
2.3. General Qualitative disclosures

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 branch and Antwerp branch. The policies are drawn based on the risk dimensions of respective countries 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:

RISK GOVERNANCE STRUCTURE



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. 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.
- 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 SARAL 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. 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.
- Since internal Operational Risk (OR) Loss Data points are limited in number, bank has joined external data pooling exercise under 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:

(Rs. in million)

Category	Amount
Fund Based	4,074,820.10
Non Fund Based	840,849.01
Total	4,915,669.11

c. The geographic distribution of exposures is:

(Rs. in million)

	Overseas	Domestic	Gross Advances
Fund Based	3,932,986.04	141,834.07	4,074,820.10
Non-fund based	829,601.58	11,247.42	840,849.01
Total	4,762,587.62	153,081.49	4,915,669.11

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

(Rs. in million)

DSB Code	INDUSTRY NAME	Fund Based	Non-Fund Based
A	MINING & QUARRYING	15,648.70	5,481.60
A.1	COAL	7,356.10	2,292.40
A.2	OTHERS	8,292.60	3,189.20
B	FOOD PROCESSING	146,791.20	12,038.80
B.1	SUGAR	31,547.30	582.30
B.2	EDIBLE OILS & VANASPATI	22,710.40	4,365.20
B.3	TEA	2,506.00	165.20
B.4	COFFEE	13.80	2.50
B.5	OTHERS	90,013.70	6,923.60
C	BEVERAGES (EXCL. TEA & COFFEE) & TOBACCO	3,384.80	450.40
C.1	TOBACCO & TOBACCO PRODUCTS	831.20	224.60
C.2	OTHERS	2,553.60	225.80
D	TEXTILES (A TO F)	127,663.90	18,213.70
D.1	COTTON	48,257.50	6,415.80

D.2	JUTE	929.80	215.60
D.3	MAN-MADE	25,972.00	5,307.00
D.4	OTHERS	52,504.60	6,275.30
	OUT OF 'D' (I.E. TOTAL TEXTILES) TO SPINNING MILLS	-	-
E	LEATHER & LEATHER PRODUCTS	4,482.80	191.40
F	WOOD & WOOD PRODUCTS	8,836.70	2,404.70
G	PAPER & PAPER PRODUCTS	19,412.60	1,994.30
H	PETROLEUM (NON-INFRA), COAL PRODUCTS (NON-MINING) & NUCLEAR FUELS	63,996.90	23,175.60
I	CHEMICALS & CHEMICAL PRODUCTS (DYES, PAINTS ETC.)	84,683.40	18,832.60
I.1	FERTILIZER	28,041.90	301.90
I.2	DRUG & PHARMACEUTICALS	25,961.10	2,940.50
I.3	PETROCHEMICALS (EXCL UNDER INFRA)	3,762.10	682.00
I.4	OTHERS	26,918.30	14,908.20
J	RUBBER, PLASTIC & THEIR PRODUCTS	25,501.70	6,839.30
K	GLASS & GLASSWARE	6,963.30	1,006.40
L	CEMENT & CEMENT PRODUCTS	19,764.80	2,322.70
M	BASIC METAL & METAL PRODUCTS	179,214.10	46,068.00
M.1	IRON & STEEL	139,117.30	36,729.30
M.2	OTHER METAL & METAL PRODUCTS	40,096.80	9,338.70
N	ALL ENGINEERING	86,604.50	109,655.10
N.1	ELECTRONICS	8,448.70	1,318.80
N.2	OTHERS	78,155.80	108,336.30
O	VEHICLE, VEHICLE PARTS & TRANSPORT EQUIPMENTS	44,106.40	29,013.40
P	GEMS & JEWELLERY	77,152.40	4,281.40
Q	CONSTRUCTION	77,199.00	125,634.00
R	INFRASTRUCTURE	506,271.10	96,552.20
R.A	TRANSPORT (A1 TO A6)	76,657.00	50,109.20
R.A.1	ROADS & PORTS	66,695.00	49,109.20
R.A.2	BRIDGES	9,962.00	1,000.00
R.A.3	INLAND WATERWAYS	-	-
R.A.4	AIRPORT	-	-
R.A.5	RAILWAY TRACK, TUNNELS, VIADUCTS, BRIDGES	-	-
R.A.6	URBAN PUBLIC TRANSPORT (EXCEPT ROLLING STOCK IN CASE OF URBAN ROAD TRANSPORT)	-	-
R.B	ENERGY (B1 TO B7)	265,042.40	37,983.90

R.B.1	ELECTRICITY (GENERATION)	184,795.80	30,507.70
R.B.1.1	CENTRAL GOVT PSUS	-	-
R.B.1.2	STATE GOVT PSUS (INCL. SEBS)	13,616.70	-
R.B.1.3	PRIVATE SECTOR	171,179.10	30,507.70
R.B.2	ELECTRICITY (TRANSMISSION)	24,343.30	3,389.00
R.B.2.1	CENTRAL GOVT PSUS	-	-
R.B.2.2	STATE GOVT PSUS (INCL. SEBS)	22,337.50	-
R.B.2.3	PRIVATE SECTOR	2,005.80	3,389.00
R.B.3	ELECTRICITY (DISTRIBUTION)	48,138.70	-
R.B.3.1	CENTRAL GOVT PSUS	-	-
R.B.3.2	STATE GOVT PSUS (INCL. SEBS)	23,188.10	-
R.B.3.3	PRIVATE SECTOR	24,950.60	-
R.B.4	OIL-PIPELINES	928.30	-
R.B.5	OIL/GAS/LIQUEFIED NATURAL GAS (LNG) STORAGE FACILITY	488.50	-
R.B.6	GAS PIPELINES	6,347.80	4,087.20
R.C	WATER AND SANITATION (C.1 TO C.7)	37,668.50	135.30
R.C.1	SOLID WASTE MANAGEMENT	-	-
R.C.2	WATER SUPPLY PIPELINES	3,500.00	-
R.C.3	WATER TREATMENT PLANTS	1,028.90	135.30
R.C.4	SEWAGE COLLECTION, TREATMENT AND DISPOSAL SYSTEM	-	-
R.C.5	IRRIGATION (DAMS, CHANNELS, EMBANKMENTS ETC)	33,139.60	-
R.C.6	STORM WATER DRAINAGE SYSTEM	-	-
R.C.7	SLURRY PIPELINES	-	-
R.D.	COMMUNICATION (D.1 TO D.3)	119,300.00	7,536.30
R.D.1	TELECOMMUNICATION (FIXED NETWORK)	117,006.40	6,635.90
R.D.2	TELECOMMUNICATION TOWERS	2,293.60	900.40
R.D.3	TELECOMMUNICATION AND TELECOM SERVICES	-	-
R.E	SOCIAL AND COMMERCIAL INFRASTRUCTURE (E.1 TO E.9)	7,603.20	787.50
R.E.1	EDUCATION INSTITUTIONS (CAPITAL STOCK)	1,010.70	-
R.E.2	HOSPITALS (CAPITAL STOCK)	2,996.80	-
R.E.3	THREE-STAR OR HIGHER CATEGORY CLASSIFIED HOTELS LOCATED OUTSIDE CITIES WITH POPULATION OF MORE THAN 1 MILLION	-	-

R.E.4	COMMON INFRASTRUCTURE FOR INDUSTRIAL PARKS, SEZ, TOURISM FACILITIES AND AGRICULTURE MARKETS	3,595.70	787.50
R.E.5	FERTILIZER (CAPITAL INVESTMENT)	-	-
R.E.6	POST HARVEST STORAGE INFRASTRUCTURE FOR AGRICULTURE AND HORTICULTURAL PRODUCE INCLUDING COLD STORAGE	-	-
R.E.7	TERMINAL MARKETS	-	-
R.E.8	SOIL-TESTING LABORATORIES	-	-
R.E.9	COLD CHAIN	-	-
R.F.	OTHERS, IF ANY, PLEASE SPECIFY	-	-
S	OTHER INDUSTRIES, PL. SPECIFY	10,319.00	971.80
	PUBLISHING, PRINTING	1,248.30	224.00
	CUTTING, SHAPING OF STONES	5,854.40	83.50
	MICA, MICA PRODUCTS	254.70	1.40
	MUSICAL INSTRUMENTS	5.80	-
	SPORTS GOODS, GAMES, TOYS	1,184.50	2.90
	STATIONERIES, ETC	821.70	11.70
	IMITATION JEWELLERY, BROOMS ETC	160.20	113.20
	LINOLEUM FLOOR COVERING	63.40	0.80
	RECYCLING METAL, NON-METAL WASTE	706.70	407.30
	STEAM & HOT WATER SUPPLY	19.30	127.00
	ALL INDUSTRIES (A TO S)	1,507,997.30	505,127.40
	RESIDUARY OTHER ADVANCES (TO TALLY WITH GROSS ADVANCES)	1,525,292.90	54,630.20
	TOTAL	3,033,290.20	559,757.60

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

(Rs.in millions)

Maturity Pattern	Advances	Investments	Foreign Currency Assets (Unaudited)
Next day	38895.12	166931.8	50663.83
2 - 7 days	64316.17	48672.6	47927.47
8 -14 days	46669.21	11365.8	7180.41
15- 30 days	87752.36	35749.2	27795.97
31 days - 2 months	107775	50703.5	17396.55
2 months - 3 months	77590.89	35545.03	26485.2
>3 months-6 months	130982.3	35186.8	56030.02
>6 months-1 yr	172345.8	36331.49	38823.49
>1 yr-3 yrs	1254985	49833.74	73244.56
>3 yrs-5 yrs	383956.2	171157.88	50079.78
>5 yrs	553632.8	547743.83	13232.41

*Figures are shown on net basis

f. The Amount of NPAs (Gross) are:

Category	(Rs. in million)
Sub Standard	131814.96
Doubtful - 1	94164.22
Doubtful - 2	177858.56
Doubtful - 3	8199.37
Loss	85096.32
Total NPAs (Gross)	497133.43

g. The amount of net NPAs is Rs. 241429.20 million

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances: 15.66 %
- Net NPAs to Net Advances: 8.27 %

i. 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	103017.83
iii) Reduction during the year)	99583.70
iv) Closing Balance as at the end of the year (i+ii-iii)	497133.43

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

	(Rs. in million)
i) Opening Balance at the beginning of the year	250436.10
ii) Provisions made during the year	56523.10
iii) Write-off/ Write -back of excess provisions	51249.20
iv) Closing Balance as at the end of the year (i+ii-iii)	255710.00

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.191.49 crore and Rs. 6.36 crore respectively.

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

(Rs. in million)

	Std. prov. for Advances	Std. prov. for Derivatives	Total
	A	B	C=(A+B)
i) Opening Balance at the beginning of the year	13157.47	39.06	13196.53
ii) Provisions made during the year	1159.90	36.89	1196.79
iii) Write-off made during the year	-	-	-
iv) Write -back of excess provisions	-	-	-
v) Any other adjustments, including transfers between provisions	55.55	-	55.55
vi) Closing Balance as at the end of the year (01/04/2018 to 31/12/2018)	14372.92	75.95	14448.87

k. The amount of Non-Performing Investment is **Rs. 22014.98 million**

l. The amount of provisions held for Non-Performing Investment is **Rs.19996.66 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	27438.40
ii) Provisions made during the half year	5683.23
iii) Write-off made during the half year	-
iv) Write -back of excess provisions	-9484.28
iv) Closing balance as at the end of the year (i + ii - iii)	23637.35

n. 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	958.67	429.53	637.10
1.1	A.1	COAL	165.25	1.84	155.90
1.2	A.2	OTHERS	793.41	427.68	481.20
2	B	FOOD PROCESSING	27339.97	1823.04	17593.90
2.1	B.1	SUGAR	7886.43	222.17	4765.20
2.2	B.2	EDIBLE OILS & VANASPATI	6561.94	198.87	4810.40
2.3	B.3	TEA	2.70	11.60	0.50
2.4	B.4	COFFEE	0.00	0.00	0.00
2.5	B.5	OTHERS	12888.90	1390.40	8017.80
3	C	BEVERAGES (excl. Tea & Coffee) & TOBACCO	365.50	491.00	125.80
3.1	C.1	TOBACCO & TOBACCO PRODUCTS	6.60	22.30	1.00
3.2	C.2	OTHERS	358.90	468.70	124.80
4	D	TEXTILES	19100.00	9730.80	8636.90
4.1	D.1	COTTON	5845.80	4444.60	2884.80
4.2	D.2	JUTE	15.10	7.80	2.90
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	13239.10	5278.40	5749.20
4.7		Out of 'D' SPINNING MILLS	0.00	0.00	0.00
5	E	LEATHER & LEATHER PRODUCTS	389.50	122.60	115.10
6	F	WOOD & WOOD PRODUCTS	2453.60	392.30	1416.90
7	G	PAPER & PAPER PRODUCTS	3517.70	479.50	2544.10
8	H	PETROLEUM (non-infra), COAL PRODUCTS (non-mining) & NUCLEAR FUELS	1400.00	200.20	2844.10
9	I	CHEMICALS & CHEMICAL PRODUCTS (Dyes, Paints etc.)	8290.00	1869.70	5982.10
9.1	I.1	FERTILIZER	156.50	0.90	23.50
9.2	I.2	DRUG & PHARMACEUTICALS	4886.20	1422.80	4540.90
9.3	I.3	PETROCHEMICALS (excl infra)	96.40	303.10	94.00
9.4	I.4	OTHERS	3150.90	142.90	1323.70
10	J	RUBBER, PLASTIC & THEIR PRODUCTS	1805.40	627.90	1224.80
11	K	GLASS & GLASSWARE	718.30	133.10	311.70

DSB Code	DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROVISIONS FOR NPA
12	L	CEMENT & CEMENT PRODUCTS	5187.50	520.50	787.60
13	M	BASIC METAL & METAL PRODUCTS	62750.00	6982.00	34367.20
13.1	M.1	IRON & STEEL	50780.00	6259.60	24069.40
13.2	M.2	OTHER METAL & METAL PRODUCTS	11970.00	722.40	10297.80
14	N	All Engineering	32580.00	4994.40	9373.10
14.1	N.1	Electronics	7889.90	280.70	1970.10
14.2	N.2	Others	24690.10	4713.70	7403.00
15	O	Vehicle, Vehicle parts & Transport Equipments	14240.00	272.20	2976.50
16	P	Gems & Jewellery	16940.00	1631.00	13429.50
17	Q	Construction	51660.00	5546.40	12526.90
18	R	Infrastructure	104990.00	20891.60	51084.90
18.1	R.1	Transport	27988.70	7694.50	8746.50
18.1.1	R.1.1	Railways	0.00	0.00	0.00
18.1.2	R.1.2	Roadways	27897.70	7694.40	8682.40
18.1.3	R.1.3	Airport	0.00	0.00	0.00
18.1.4	R.1.4	Waterways	91.00	0.10	64.10
18.1.5	R.1.5	Others	0.00	0.00	0.00
18.2	R.2	Energy	44201.90	6718.60	22519.20
18.2.1	R.2.1	Electricity (Gen-Trans-Distr)	44199.40	6717.60	22518.80
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	44199.40	6717.60	22518.80
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)	0.60	0.00	0.30
18.2.4	R.2.4	Others	1.90	1.00	0.10
18.3	R.3	Telecommunication	11046.10	0.50	3097.50
18.4	R.4	Others	21753.30	6478.00	16721.70
18.4.1	R.4.1	Water sanitation	17447.20	3061.60	15581.90
18.4.2	R.4.2	Social & Commercial Infrastructure	4306.10	3416.40	1139.80
18.4.3	R.4.3	Others	0.00	0.00	0.00
19	S	Other Industries	14423.90	2665.90	192.80
20		All Industries	369110.04	58413.27	166171.00
21		Residuary & Other Advances	128023.39	30983.20	84941.00
21.1	a	Education	1898.40	1351.80	739.20
21.2	b	Aviation	0.00	0.00	0.00
21.3	c	Other Residuary Advances	126124.99	29631.40	88799.80
22		TOTAL	497133.43	89396.50	255710.00

(b) Details of General Provisions:

(Rs. In million)

Standard Advance	Provision as on 31.12.2018
i) SME and Agri Advance	1790.77
ii) Commercial Real Estate	441.70
iii) Commercial Real Estate (RH)	405.63
iv) Home Loan	10.91
v) Restructured Standard Advances	558.71
vi) Balance Standard Advance (excluding FITL - Std. Advance)	9984.38
vii) Total Domestic Standard Advance (i+ii+iii+iv+v+vi)	13192.10
viii) Overseas Standard Advance	1180.82
ix) Total Standard Advance	14372.92

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

(Rs. in million)

Particulars	Domestic	Overseas	Total
Gross NPA	486568.03	10565.40	497133.43
Provisions for NPA	250377.80	5332.20	255710.00

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

(Rs. in million)

Particulars	Domestic	Overseas	Total
Provision for Standard Assets	13192.10	1180.82	14372.92
Provisions for Standard Derivatives	75.95	-	75.95
Total	13268.05	1180.82	14448.87

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 out standings (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	2046314.17
ii) 100% risk weight exposure outstanding	600620.15
iii) More than 100% risk weight exposure outstanding	386792.22
iv) Deduction	0.00
Total	3033726.55

DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure		
	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	4799870.16
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-20452.21
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	30881.79
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)	315529.26
7	Other adjustments	-33449.40
8	Leverage ratio exposure	5092379.60
DF-18 - Leverage ratio common disclosure template		
	Item	Leverage ratio framework
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	4756778.19
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-33449.40
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	4723328.79

4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	18562.96
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	30881.79
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)	49444.75
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	56149.60
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-52500.00
14	CCR exposure for SFT assets	427.20
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15)	4076.80
17	Off-balance sheet exposure at gross notional amount	695560.63
18	(Adjustments for conversion to credit equivalent amounts)	-380031.38
19	Off-balance sheet items (sum of lines 17 and 18)	315529.26
20	Tier 1 capital	252167.36
21	Total exposures (sum of lines 3, 11, 16 and 19)	5092379.60
22	Basel III leverage ratio	4.95%