

TABLE DF-3: Credit Risk

Credit Risk: General Disclosures for All Banks

Qualitative Disclosures

(a) The general qualitative disclosure requirement with respect to credit risk, Includes the definitions of Past Due, NPA of a loan or a advance and impaired assets (For Accounting Purposes), Out of order and Overdue. These definitions are as per the extant guidelines of Reserve Bank of India.

Credit Risk

Credit risk in simple terms is the potential that bank's borrower or counterparty will fail to meet its obligations in accordance with agreed terms.

Credit risk is defined as the possibility of losses associated with default in repayment or diminution in the credit quality of borrowers or counterparties or diminution in the value of primary and/or collateral assets. In a bank's portfolio, losses stem from outright default due to inability or unwillingness of a customer or counterparty to meet commitments in relation to lending, trading, settlement and other financial transactions.

Discussion Of the Bank's Credit risk management policy

The Board level approved Credit Risk Management Policy is put in place. The goal of the policy is to ensure that it is within the acceptable risk appetite and tolerance limit set by the bank. It manages the credit risk inherent in the entire portfolio as well as the risk in individual credits or transactions and it encompasses identification, measurement, monitoring and control of the credit risk exposures. Further it deals the structure, governance, framework, processes for effective and efficient management of the Credit risk.

Quantitative Disclosures

b) Total gross credit risk exposures, Fund based and Non-fund based separately.

Credit Risk Exposures	(₹ In Lacs)
Fund Based *	2051371.10
Non Fund Based	163527.22
Total Fund & Non Fund Based	2214898.32

* It includes loans/advances; fixed assets, other assets, cash, bank balances, balance with RBI and investments.

C) Geographic distribution of exposures, Fund based and Non-fund based separately

(₹ in lacs)

STATE NAME	FUNDED	NON-FUNDED	TOTAL
ANDHRA PRADESH	95600.74	11888.61	107489.35
CHATTISGARH	647.18	40.33	687.51
DELHI	52460.74	14718.49	67179.23
GUJARAT	24811.09	841.38	25652.47
HARYANA	1425.71	1301.70	2727.41
JHARKHAND	304.43	23.00	327.43
KARNATAKA	158397.80	4330.78	162728.58
KERALA	16442.44	73.37	16515.81
MADHYA PRADESH	1415.60	125.13	1540.73
MAHARASHTRA	244829.61	46597.97	291427.58
ORISSA	222.58	5.14	227.72
PUDUCHERRY	7908.95	489.20	8398.15
RAJASTHAN	2522.67	5.00	2527.67
TAMIL NADU	739078.17	45166.66	784244.83
TELANGANA	84867.94	33010.60	117878.54
UTTAR PRADESH	605.21	11.00	616.21
WEST BENGAL	10777.58	4898.86	15676.44
Grand Total	1442318.44	163527.22	1605845.66

d) Industry Wise distribution of Exposures, Fund based and Non fund based .

(₹ in lakhs)

S.NO	Industry Name	Funded	Non-Funded	Total	% of Gross Credit
1	Mining and Quarrying	20359.90	385.82	20745.72	1.29
2	Food Processing	46457.89	10831.20	57289.09	3.57
3	Beverages (excluding Tea & Coffee) and Tobacco	7403.66	0.00	7403.66	0.46
4	Textiles	91957.75	7929.02	99886.77	6.22
5	Leather and Leather products	462.35	4.00	466.35	0.03
6	Wood and Wood Products	8555.90	11599.74	20155.64	1.26
7	Paper and Paper Products	10961.73	304.44	11266.17	0.70
8	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	164.98	0.00	164.98	0.01
9	Chemicals and Chemical Products (Dyes, Paints, etc.)	23348.79	19256.23	42605.02	2.65
10	Rubber, Plastic and their Products	6323.11	1193.69	7516.80	0.47
11	Glass & Glassware	2591.36	5.67	2597.03	0.16
12	Cement and Cement Products	14947.68	167.50	15115.18	0.94
13	Basic Metal and Metal Products	77929.29	19691.62	97620.91	6.08
14	All Engineering	18129.52	10534.47	28663.99	1.78
15	Vehicles, Vehicle Parts and Transport Equipments	4661.49	77.74	4739.23	0.30
16	Gems and Jewellery	10440.83	590.00	11030.83	0.69
17	Construction	173.17	0.00	173.17	0.01
18	Infrastructure	131677.49	20471.75	152149.24	9.47
19	Other Industries	24332.50	2110.58	26443.08	1.65
	Residual Advance	941439.05	58373.75	999812.80	62.26
	Grand Total	1442318.44	163527.22	1605845.66	

Note: The industries break-up given on the same lines as prescribed for DSB returns. Residual advances are educational loans, aviation sector, Housing loans, Gold loans, Loan against deposits, Personnel loan, staff loan, consumer loans, vehicle loans, etc., The Industries which has crossed 5% of gross credit exposure are:

- a) Textiles - 6.22%
- b) Basic Metal and Metal Products – 6.08%
- c) Infrastructure-9.47%

e) Residual Contractual maturity breakdown of assets

(₹ in Lacs)

	Cash	Balance With RBI	Balance With Other Banks	Investments	Advances	Fixed Assets	Other Assets
Overdue to Day 1	30327.74	876.82	3037.31	7625.48	16946.9	0	3823.21
2-7 Days	0	1600.16	0	10639.73	39646.84	0	446.42
8-14 Days	0	1096.59	0	6356.92	50073.41	0	519.93
15-28 Days	0	1190.58	0	6901.81	76196.47	0	1038.52
29 Days to 3 Months	0	5009.03	0	41707	270856.1	0	4603.18
3-6 Months	0	10772.83	0	112165.6	89230.46	0	6682.9
6 Months-1 Year	0	17556.76	0	109324.5	162360.3	0	0
1-3 Years	0	23118.79	542.25	151320.4	561564.5	0	69796.54
3-5 Years	0	4872.71	0	59435.77	58075.4	0	83.09
Over 5 Years	0	10633.91	0	127320.4	94535.21	20950.88	4678.09
Total	30327.74	76728.18	3579.56	632797.6	1419486	20950.88	91671.88

Asset Quality

f) Amount of NPAs (Gross) (₹ in Lacs)

Substandard	19374.59
Doubtful 1	15134.49
Doubtful 2	12315.67
Doubtful 3	1426.49
Loss	833.89
Total	49085.13

g) Net NPAs ₹ 33661.16 Lacs

h) NPA Ratios:

Gross NPAs to gross advances - 3.40%

Net NPAs to net advances - 2.37%

i) Movement of NPAs (Gross)

(₹ in.Lacs)

Opening balance	51097.55
Additions	7690.01
Reductions	9702.43
Closing balance	49085.13

j) Movement of provisions for NPAs (₹ in.Lacs)

Opening balance	8065.54
Provisions made during the period	4294.04
Write-back/Write -Off of excess provisions	3087.72
Closing balance	9271.87

j) Amount of Non-performing investments - ₹ 1077.60 lacs

k) Amount of provisions held for non-performing investments - ₹ 913.60 lacs

l) Movement of provisions for depreciation on investments

(₹ in.Lacs)

Opening balance	4327.91
Provisions made during the period	0.00
Write-off/ Write-back of excess provisions	1359.59*
Closing balance	2968.32

* Includes Rs.11.51 lacs utilized for shifting of securities during June 2014.

Table DF- 4- Credit Risk : Disclosures for Portfolios Subject to the Standardized Approach

Quantitative Disclosures

a) 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:

Particulars	Below 100% Risk Weight		100% Risk Weight		More than 100% Risk Weight		Grand Total	
	BV**	RWA**	BV	RWA	BV	RWA	BV	RWA
Fund Based								
Loans & Advances	884977.66	309818.48	325442.38	310680.24	231898.40	330732.65	1442318.44	951231.37
Investments	385862.51	1053.32	0.00	0.00	0.00	0.00	385862.51	1025.00
Other Assets*	202187.29	14099.17	20950.87	18317.27	0.00	0.00	223138.16	32416.44
Loans & Advances Deducted (Taken for Mitigation purpose)	395385.68	0.00	17395.74	0.00	0.00	0.00	412781.42	0.00
Total Fund Based	1473027.46	324970.97	346393.25	328997.51	231898.40	330732.65	2051319.11	984701.13
Non Fund Based inc. Contingent credit	30451.08	9604.57	60623.36	24539.48	82452.71	37672.71	173527.15	71816.76
Total Credit Risk Exposures	1503478.54	334575.54	407016.61	353536.99	314351.11	368405.36	2224846.26	1056517.89

* other assets includes cash, balance with RBI, balance with other banks, fixed assets and others

** BV: Book Value; RWA: Risk Weighted Assets

Quantitative Disclosures

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.

Credit Risk exposure covered by Eligible Financial Collaterals

(₹ in Lacs)

Type of Exposure	Notional Exposure (After CCF)	Eligible Financial Collaterals	Net Exposure
On Balance Sheet	243363.11	279867.58	0.00
Off Balance Sheet	75347.17	9904.07	65443.10
Total	318710.28	289771.65	65443.10

- 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)

NIL