PUNJAB NATIONAL BANK
Pillar 3 Disclosures under Basel III Framework
For the Quarter ended 31.12.2015

Table DF-2 :Capital Adequacy

Qualitative Disclosures:

Capital Adequacy

(a)

The bank believes in the policy of total risk management. The bank views the risk management function as a holistic approach whereby risk retention is considered appropriate after giving due consideration to factors such as specific risk characteristics of obligor, inter relationship between risk variables and corresponding return and achievement of various business objectives within the controlled operational risk environment. Bank believes that risk management is one of the foremost responsibilities of top/ senior management. The Board of Directors decides the overall risk management policies and approves the Risk Management Philosophy & Policy, Credit Management & Risk policy, Investment policy, ALM policy, Operational Risk Management policy, Policy for internal capital adequacy assessment process (ICAAP), Credit Risk Mitigation & Collateral Management Policy, Stress Testing Policy and Policy for Mapping Business Lines/Activities, containing the direction and strategies for integrated management of the various risk exposures of the Bank. These policies, interalia, contain various trigger levels, exposure levels, thrust areas etc.

The bank has constituted a Board level subcommittee namely Risk Management Committee (RMC). The committee has the overall responsibility of risk management functions and oversees the function of Credit Risk Management Committee (CRMC), Asset Liability Committee (ALCO) and Operational Risk Management Committee (ORMC). The meeting of RMC is held at least once in a quarter. The bank recognizes that the management of risk is integral to the effective and efficient management of the organization.

2.1. Credit Risk Management

2.1.1 Credit Risk Management Committee (CRMC) headed by MD & CEO is the top-level functional committee for Credit risk. The committee considers and takes decisions necessary to manage and control credit risk within overall quantitative prudential limit set up by Board. The committee is entrusted with the job of approval of policies on standards for presentation of credit proposal, fine-tuning required in various models based on feedbacks or change in market scenario, approval of any other action necessary to comply with requirements set forth in Credit Risk Management Policy/ RBI guidelines or otherwise required for managing credit risk.

2.1.2 In order to provide a robust risk management structure, the Credit Management and Risk policy of the bank aims to provide a basic framework for implementation of sound credit risk management system in the bank. It deals with various areas of credit risk, goals to be achieved, current practices and future strategies. As such, the credit policy deals with short term implementation as well as long term approach to credit risk management. The policy of the bank embodies in itself the areas of risk identification, risk measurement, risk grading techniques, reporting and risk control systems / mitigation techniques, documentation practice and the system for management of problem loans.

All loan proposals falling under the powers of GM & above at HO/ Field General Manager and Circle Head at field are considered by Credit Approval Committee (CAC).

2.1.3 Bank has developed comprehensive risk rating system that serves as a single point indicator of diverse risk factors of counterparty and for taking credit decisions in a consistent manner. The risk rating system is drawn up in a structured manner, incorporating different factors such as borrower's specific characteristics, industry specific characteristics etc. Risk rating system is being applied to the loan accounts with total limits above Rs.50 lacs. Bank is undertaking periodic validation exercise of its rating models and also conducting migration and default rate analysis to test robustness of its rating models.

Small & Medium Enterprise (SME) and Retail advances are subjected to Scoring models which support "Accept/ Reject" decisions based on the scores obtained. All SME and Retail loan applications are necessarily to be evaluated under score card system. Scoring model for Farm sector has been developed and implementation process is under progress. The bank plans to cover each borrowal accounts to be evaluated under risk rating/ score framework.

Recognizing the need of technology platform in data handling and analytics for risk management, the bank has placed rating/ scoring systems at central server network. All these models can be assessed by the users 'on line' through any office of the bank.

For monitoring the health of borrowal accounts at regular intervals, bank has put in place a tool called Preventive Monitoring System (PMS) for detection of early warning signals with a view to prevent/minimize the loan losses.

2.1.4 Bank is in the process of implementing enterprise-wide data warehouse (EDW) project, to cater to the requirement for the reliable and accurate historical data base and to implement the sophisticated risk management solutions/ techniques and the tools for estimating risk components {PD (Probability of Default), LGD (loss Given Default), EAD (Exposure at Default)} and quantification of the risks in the individual exposures to assess risk contribution by individual accounts in total portfolio and identifying buckets of risk concentrations.

2.1.5 As an integral part of Risk Management System, bank has put in place a well-defined Loan Review Mechanism (LRM). This helps bring about qualitative improvements in credit administration. A separate Division known as Credit Audit & Review Division has been formed to ensure LRM implementation.

2.1.6 The risk rating and vetting process is done independent of credit appraisal function to ensure its integrity and independency. The rating category wise portfolio of loan assets is reviewed on quarterly basis to analyze mix of quality of assets etc.

2.1.7 Though the bank has implemented the Standardized Approach of credit risk, yet the bank shall continue its journey towards adopting Internal Rating Based Approaches (IRB). **Bank has received approval from RBI for adoption of Foundation Internal Rating Based Approach (FIRB) on parallel run basis w.e.f. 31.03.2013.** Further, bank has placed notice of intention to RBI for implementing Advanced Internal Rating Based (AIRB) approach for credit risk.

Major initiatives taken for implementation of IRB approach are as under:

- For corporate assets class, bank has estimated PD based upon model wise default rates viz. Large Corporate and Mid Corporate borrowers using Maximum likelihood estimator (MLE).

For retail asset class, PD is computed for identified homogeneous pool by using exponential smoothing technique.

- LGD (Loss Given Default) values have been calculated by using workout method for Corporate Asset Class as well as for each homogenous pool of Retail Asset Class.

- Bank has also put in place a mechanism to arrive at the LGD rating grade apart from the default rating of a borrower. The securities eligible for LGD rating are identified facility wise and the total estimated loss percentage in the account is computed using supervisory LGD percentage prescribed for various types of collaterals and accordingly LGD rating grades are allotted.

- Effective Maturity for different facilities under Corporate Asset Class has also been calculated as per IRB guidelines.

- Mapping of internal grades with that of external rating agencies grades: Bank has mapped its internal rating grades with that of external rating agencies grades. This exercise will help in unexpected loss calculation and PD estimation.

- Benchmarking of Cumulative Default Rates: Benchmark values of cumulative default rates for internal rating grades have been calculated based on the published default data of external rating agencies. The benchmark values will be used for monitoring of cumulative default rates of internal rating grades and PD validation.

- Bank has adopted supervisory slotting criteria approach for calculation of capital under specialised lending (SL) exposure falling under corporate asset class.

- Bank has put in place a comprehensive "Credit Risk Mitigation & Collateral Management Policy", which ensures that requirements of FIRB approach are met on consistent basis.

2.2 Market Risk & Liquidity Risk

The investment policy covering various aspects of market risk attempts to assess and minimize risks inherent in treasury operations through various risk management tools. Broadly, it incorporates policy prescriptions for measuring, monitoring and managing systemic risk, credit risk, market risk, operational risk and liquidity risk in treasury operations.

2.2.1 Besides regulatory limits, the bank has put in place internal limits and ensures adherence thereof on continuous basis for managing market risk in trading book of the bank and its business operations. Bank has prescribed entry level barriers, exposure limits, stop loss limits, VaR limit, Duration limits and Risk Tolerance limit for trading book investments. Bank is keeping constant track on Migration of Credit Ratings of investment portfolio. Limits for exposures to Counter-Parties, Industry Segments and Countries are monitored. The risks under Forex operations are monitored and controlled through Stop Loss Limits, Overnight limit, Daylight limit, Aggregate Gap limit, Individual Gap limit, Value at Risk (VaR) limit, Inter-Bank dealing and investment limits etc.

2.2.2 For the Market Risk Management of the bank, Mid-Office with separate Desks for Treasury & Asset Liability Management (ALM) has been established.

2.2.3 Asset Liability Management Committee (ALCO) is primarily responsible for establishing the market risk management and asset liability management of the bank, procedures thereof, implementing risk management guidelines issued by regulator, best risk management practices followed globally and ensuring that internal parameters, procedures, practices/policies and risk management prudential limits are adhered to. ALCO is also entrusted with the job of fixing Base rate and pricing of advances & deposit products and suggesting revision of Base Rate/BPLR to Board.

2.2.4 The policies for hedging and/or mitigating risk and strategies & processes for monitoring the continuing effectiveness of hedges/mitigants are discussed in ALCO and based on views taken by /mandates of ALCO, hedge deals are undertaken.

2.2.5 Liquidity risk of the bank is assessed through gap analysis for maturity mismatch based on residual maturity in different time buckets as well as various liquidity ratios and management of the same is done within the prudential limits fixed thereon. Advance techniques such as Stress testing, simulation, sensitivity analysis etc. are used on regular intervals to draw the contingency funding plan under different liquidity scenarios.

2.2.6 Under Basel-III framework, RBI has devised Liquidity Coverage Ratio which promotes short-term resilience of banks to potential liquidity disruptions by ensuring that they have sufficient high quality liquid assets (HQLAs) to survive an acute stress scenario lasting for 30 days. The LCR requirement has become binding on the banks from January 1, 2015 with the following minimum required level as per the time-line given below:

	Jan 1, 2015	Jan 1, 2016	Jan 1, 2017	Jan 1, 2018	Jan 1, 2019
Minimum LCR	60%	70%	80%	90%	100%

The LCR of the bank is at comfortable level as against the regulatory requirement as on 31.12.2015.

2.3 Operational Risk:

(a) The bank adopts three lines of defense for management of operational risk, the first line of defense represented by various HO Divisions which are **Control Units** (**CU**), **Business Units** (**BU**) or **Support Units** (**SU**); Second line of defense represented by independent **Corporate Operational Risk Management Function (CORF)** being **Operational Risk Management Department (ORMD)** to oversee Operational Risk Management, and the third lines of defense represented by **Inspection & Audit Division/Management Audit Division (IAD/MARD)** which is a challenge function to the first two lines of defense, **Operational Risk Management Committee (ORMC)** headed by MD & CEO with all the EDs and key divisional heads as members is the Executive level committee to oversee the entire operational risk management of the bank. All the operational risk aspects like analysis of historical internal loss data (including near miss events, attempted frauds & robberies, external loss events), etc. are placed to the ORMC on quarterly basis. **Risk Description Charts (RDCs),** annual **Risk & Control Self Assessments (RCSAs), Key Risk Indicators (KRIs)** and **Business Environment & Internal Control Factors (BEIFCs)** are also used to ascertain the inherent and residual risks in various activities and functions of the bank and initiating necessary corrective actions with respect to management/mitigation of the operational risks.

Internal Control is an essential pre-requisite for an efficient and effective operational risk management. Bank has clearly laid down policies and procedures to ensure the integrity of its operations, appropriateness of operating systems and compliance with the management policies. The internal controls are supplemented by an effective audit function that independently evaluates the control systems within the organization.

Quantitative Disclosures:

(b) Capital requirements for credit risk:

(₹ in million)

	31.12.2015	31.12.2014
Portfolios subject to standardised approach	334572.52	308753.56
Securitization exposure	0	0.00

(c) The capital requirements for market risk (under standardised duration approach) :

(₹ in million)

Risk Category	31.12.2015	31.12.2014
i) Interest Rate Risk	21137.47	15869.20
ii) Foreign Exchange Risk (including Gold)	180.00	333.89
iii) Equity Risk	11281.15	7175.85
iv) Total capital charge for market risks under Standardised duration approach (i + ii + iii)	32598.62	23378.94

(d) The capital requirement for operational risk:

(₹ in million)

Capital requirement for operational risk	31.12.2015	31.12.2014
(i)Basic indicator approach	31212.82	29460.22
ii) The Standardised approach (if applicable)	48708.34	40179.10

(e) Common Equity Tier 1, Tier 1 and Total Capital ratios:

Punjab National Bank (Group)

	31.12.2015	31.12.2014
Common equity Tier 1 Capital ratio (%) (Basel- III	8.49	8.55
Tier 1 Capital ratio (%) (Basel- III)	8.87	8.83
Tier 2 Capital ratio (%) (Basel- III)	3.02	3.19
Total Capital ratio (CRAR) (%) (Basel- III)	11.89	12.02

For Significant Bank Subsidiaries:

Name of subsidiary	Common equity Tier 1 Capital ratio (%) (Basel- III)	Addl. Tier 1 Capital ratio (%) (Basel III)	Tier 1 Capital ratio (%) (Basel- III)	Tier 2 Capital ratio (%) (Basel- III)	Total Capital ratio (CRAR) (%) (Basel- III)
	31.12.2015	31.12.2015	31.12.2015	31.12.2015	31.12.2015
PNB Gilts Ltd	71.39	0.00	71.39	0.00	71.39

PNB Housing Finance Ltd	10.10	0.00	10.10	3.17	13.27
Punjab National Bank (International) Ltd.	9.77	0.00	9.77	5.87	15.64
PNB Investment Services Ltd.	NA	NA	NA	NA	NA
Druk PNB Bank Ltd.	NA	NA	NA	NA	NA
PNB Insurance Broking Pvt. Ltd.	NA	NA	NA	NA	NA

Table DF-3: Credit Risk: General Disclosures

Qualitative Disclosures:

(a)
3.1 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. Further, an impaired asset is a loan or an advance where:

(i) Interest and/or installment of principal remains overdue for a period of more than 90 days in respect of a term loan.
(ii) The account remains out of order in respect of an overdraft/cash credit for a period of more than 90 days.

Account will be treated out of order, if:

- The outstanding balance remains continuously in excess of the 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

(iii) In case of bills purchased & discounted, the bill remains overdue for a period of more than 90 days

(iv) The installment or principal or interest thereon remains overdue for two crop seasons for short duration and the installment of principal or interest thereon remains overdue for one crop season for long duration crops in case of Agricultural loans.

Credit approving authority, prudential exposure limits, industry exposure limits, credit risk rating system, risk based pricing and loan review mechanisms are the tools used by the bank for credit risk management. All these tools have been defined in the Credit Management & Risk Policy of the bank. At the macro level, policy document is an embodiment of the Bank's approach to understand measure and manage the credit risk and aims at ensuring sustained growth of healthy loan portfolio while dispensing the credit and managing the risk. Credit risk is measured through sophisticated models, which are regularly tested for their predictive ability as per best practices.

Quantitative Disclosures:

(b) The total gross credit risk exposures:

(₹ in million)

Category	31.12.2015	31.12.2014
Fund Based	4350841.65	3960368.03
Non Fund Based	810612.49	913800.00

(c) The geographic distribution of exposures:

(₹ in million)

Category	Overseas	Domestic
	31.12.2015	31.12.2015
Fund Based	623611.81	3727229.84
Non-fund based	64391.34	746221.15

(d)
(i) Industry type distribution of exposures (Fund Based) is as under:

Industry Name

(₹ in million)

A. Mining and Quarrying (A.1 + A.2)	
A.1 Coal	5392.85
A.2 Mining	11842.51
B. Food Processing (B.1 to B.4)	
B.1 Sugar	57534.76
B.2 Edible Oils and Vanaspati	7955.09
B.3 Tea	25.36
B.4 Others	62797.66
C. Beverages (excluding Tea & Coffee) and Tobacco	10679.52
D. Textiles (a to c)	
a. Cotton	36268.97
b. Jute	1557.38
c. Others	79188.94
E. Leather and Leather products	9264.78
F. Wood and Wood Products	3423.66
G. Paper and Paper Products	16108.13
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	14967.52

I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	
I.1 Fertilizers	3553.32
I.2 Drugs and Pharmaceuticals	27333.35
I.3 Petro-chemicals (excluding under Infrastructure)	6444.97
I.4 Others	32751.15
J. Rubber, Plastic and their Products	12216.38
K. Glass & Glassware	1115.35
L. Cement and Cement Products	23445.23
M. Basic Metal and Metal Products (M.1 + M.2)	
M.1 Iron and Steel	253792.88
M.2 Other Metal and Metal Products	23249.37
N. All Engineering (N.1 + N.2)	
N.1 Electronics	11265.47
N.2 Others	36246.97
O. Vehicles, Vehicle Parts and Transport Equipments	15434.41
P. Gems and Jewellery	31527.95
Q. Construction	66362.69
R. Infrastructure (a to c)	
a. Energy	376830.94
b. Power	0
c. Transport	121324.23
d. Road & Port	0
e. Communication	39140.08
f. Others	68086.37
S.Trading	514.53
T. Other Industries	210299.09
U. **All Industries (A to T)**	1677941.86
Residuary advances	2672899.80
Total Loans and Advances	4350841.65

Industry where fund- based exposure is more than 5% of gross fund based exposure:

S.No.	**Industry Name**	**Amount**
1	Basic Metal and Metal Products	277042.25
2	Infrastructure	605381.62

(ii) - Industry type distribution of exposures (Non Fund Based) is as under:

Industry Name

(₹ in million)

A. Mining and Quarrying (A.1 + A.2)	
A.1 Coal	1046.19
A.2 Mining	518.12
B. Food Processing (B.1 to B.4)	

B.1 Sugar	7926.50
B.2 Edible Oils and Vanaspati	8561.09
B.3 Tea	4.62
B.4 Others	6413.99
C. Beverages (excluding Tea & Coffee) and Tobacco	1710.06
D. Textiles (a to c)	
a. Cotton	2791.59
b. Jute	454.77
c. Others	11066.08
E. Leather and Leather products	878.85
F. Wood and Wood Products	1638.29
G. Paper and Paper Products	3066.68
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	11509.21
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	
I.1 Fertilizers	551.60
I.2 Drugs and Pharmaceuticals	3969.90
I.3 Petro-chemicals (excluding under Infrastructure)	637.78
I.4 Others	3672.92
J. Rubber, Plastic and their Products	3011.61
K. Glass & Glassware	135.26
L. Cement and Cement Products	1919.34
M. Basic Metal and Metal Products (M.1 + M.2)	
M.1 Iron and Steel	91287.01
M.2 Other Metal and Metal Products	12100.64
N. All Engineering (N.1 + N.2)	
N.1 Electronics	16116.90
N.2 Others	43555.70
O. Vehicles, Vehicle Parts and Transport Equipments	1495.60
P. Gems and Jewellery	2292.84
Q. Construction	26007.52
R. Infrastructure (a to f)	
a. Energy	75244.80
b. Power	0
c. Transport	20157.23
d. Road & Port	0
e. Communication	7791.56
f. Others	22022.31
S. Trading	51.73
T. Other Industries	89455.15
U. **All Industries (A toT)**	479063.48
Residuary advances	331549.01
Total Loans and Advances	810612.49

Industry where non- fund based exposure is more than 5% of gross non-fund based exposure:

S.No.	**Industry Name**	**Amount**
1	Basic Metal and Metal Products	103387.65
2	Infrastructure	125215.90

(e) The residual contractual maturity break down of assets is: (₹ in million)

Maturity Pattern	Advances*	Investments (Gross)	Foreign Currency Assets*
Next day	103542.49	3256.29	9374.82
2 - 7 days	89868.67	42216.20	1192.71
8 -14 days	55238.27	498.71	892.63
15- 28 days	103945.87	4720.75	1930.24
29days - 3months	500102.94	49314.15	9344.97
>3months-6months	281012.85	68612.42	7301.71
>6months-1yr	194291.05	37388.31	13640.32
>1yr-3yrs	1925543.98	220509.35	31525.61
>3yrs-5yrs	324187.86	306764.80	15802.46
>5yrs	656662.87	1001213.10	24220.02
Total	4234396.86	1734494.08	115225.48

*Figures are shown on net basis.

(f) The gross NPAs are:

(₹ in million)

Category	31.12.2015	31.12.2014
Sub Standard	195821.75	118571.29
Doubtful – 1	68270.68	59508.75
Doubtful – 2	77383.19	44947.22
Doubtful – 3	6044.84	4761.61
Loss	14683.89	1480.89
Total NPAs (Gross)	362204.36	229269.75

(g) The amount of Net NPAs is:

(₹ in million)

Particulars	31.12.2015	31.12.2014
Net NPA	244354.10	142660.31

(h) The NPA Ratios are as under:

NPA Ratios	31.12.2015	31.12.2014
% of Gross NPAs to Gross Advances	8.32	5.77
% of Net NPAs to Net Advances	5.80	3.69

(i) The movement of gross NPAs is as under:

(₹ in million)

Movement of gross NPAs	31.12.2015	31.12.2014
i) Opening Balance at the beginning of the year	268838.62	193806.25
ii) Addition during the period	194715.26	115042.81
iii) Reduction during the period	101349.52	79579.31
iv) Closing Balance as at the end of the period (i + ii - iii)	362204.36	229269.75

(j) The movement of provision with a description of each type of provision is as under:

(₹ in million)

Name of Provisions	Opening balance as on 01.04.2015	Provision made during the period	Write-off made during the period	Write-back of excess provision during the period	Any other adjustment including transfers between provisions	Provision as on
Provision for Fraud & Dishonesty, Impersonal A/c etc.	1696.96	1707.67	149.81	0	883.21	2371.61
Float Provision-NPA	3602.50	0	0	0	0	3602.50
Provision for ARCIL	1255.53	3047.63	0	0	149.81	4153.35
Provision for Bonus	15.81	7.31	0	0	8.85	14.27
Main Account Indo Commercial Bank	0.05	0	0	0	0	0.05
Provision for arrears to employees under Wage Revision	12940.00	1450.00	0	0	14250.03	139.97
Provision for Staff Welfare	341.74	105.00	87.29	0	9.60	349.85
Provision for Impersonal heads	23.35	14.05	0	0	7.02	30.38
Provision for Leave Encashment	13087.86	373.60	0	0	0	13461.46
Provision for Wealth Tax	4.00	0	0	0	4.00	0.00
Sundries Liabilities Account -Interest capitalization (FITL-Standard)	22942.35	2315.47	0	0	2445.87	22811.95
Sundries Liabilities Account -Interest capitalization (FITL-NPA)	4244.51	1175.95	0	0	1084.46	4336.00

Provision for Standard Assets	28864.31	3229.44	0	0	0	32093.75
Provision for Standard Derivatives	258.98	75.42	0	0	96.77	237.63
Provision Interest Accrued on Bonds	5269.53	4063.50	0	0	0	9333.03
Provision for Interest on NABARD Refinance	26.05	8.94	0	0	20.03	14.96
Provision for Tax on Dividend	1892.51	0.67	639.48	0	1198.80	54.90
Provision for LFC	1240.20	68.60	0	0	0	1308.80
Provision for Sick Leave	1762.60	50.00	0	0	741.00	1071.60
Provision for NPA (excluding Standard Assets)	102237.03	74549.05	62878.62	8.99	0.00	113898.47
Provision for CSR	24.22	0.00	1.00	0	0	23.22
Provision for pension Fund	0	1317.80	0	0	1317.80	0.00
Provision for Non-performing Investment	76.19	0	0	0	0	76.19
	201806.28	93560.10	63756.20	8.99	22217.25	209383.94

(k) The amount of non-performing investment is:

(₹ in million)

Particulars	31.12.2015	31.12.2014
Amount of non-performing investment	3371.68	178.20

(l) The amount of provisions held for non-performing investment is:

(₹ in million)

Particulars	31.12.2015	31.12.2014
Amount of provision held for non-performing investment	2830.59	143.72

(m) The movement of provisions for depreciation on investments is:

(₹ in million)

Movement of provisions for depreciation on investments	31.12.2015	31.12.2014
i) Opening balance at the beginning of the year	6192.68	12033.55
ii) Provisions made during the period	5081.87	0.00
iii) Write-off made during the period	661.80	8735.06
iv) Write-back of excess provisions made during the period	0.00	0.00
v) Closing balance as at the end of the period (i + ii –iii-iv)	10612.75	3298.49

(n) NPA and provisions maintained by major industry or counterparty type as on 31.12.2015.

(₹ in million)

Name of major industry or counter-party type	Amount of NPA (if available, past due loans be provided separately)	Specific and general provisions	Specific provisions and write-off during the current period*
A. Mining and Quarrying	2359.88	678.83	0
B. Food Processing	10317.50	3103.90	0
C. Textiles	23081.60	9336.90	0
D. Paper and Paper Products	2892.00	638.00	0
E. Drugs & Pharmaceuticals	8302.20	4021.70	0
F. Rubber, Plastic and their Products	2711.60	828.00	0
G. Cement and Cement Products	5931.80	1528.70	0
H. Basic Metal and Metal Products	74020.13	14019.40	0
I. All Engineering	5969.70	1910.00	0
J. Vehicles, Vehicle Parts and Transport Equipments	1031.13	169.03	0
K. Gems and Jewellery	8003.90	2770.03	0
L. Construction	7526.12	1449.17	0.32
M. Infrastructure	50886.70	13077.50	0
N. Recycle of Non Metal scrap & waste	742.82	205.61	0
O. Computer Software	0.58	0.23	0

***No Actual write Off has been done in the above industries except construction.**

(o) Geography-wise NPA and provisions as on 31.12.2015

(i)

(₹ in million)

Amount of NPA	Overseas (Outside India)	Domestic (In India)
	14993.95	347210.41

(ii)

(₹ in million)

Provisions	Overseas (Outside India)	Domestic (In India)
Specific provisions	5360.26	104935.69
General Provisions	0	3602.51

Table DF-4 - Credit Risk: Disclosures for Portfolios Subject to the Standardised approach

Qualitative Disclosures:

(a)

4.1. Bank has approved the following six domestic credit rating agencies accredited by RBI for mapping its exposure with domestic borrowers under standardized approach of credit risk.

- Brickwork
- CARE
- CRISIL
- ICRA
- India Ratings
- SMERA

Bank has also approved the following three international credit rating agencies accredited by RBI in respect of exposure with overseas borrowers.

- FITCH
- Moody's
- Standard & Poor

These agencies are being used for rating (Long Term & Short Term) of fund based/ non fund based facilities provided by the bank to the borrowers. The bank uses solicited rating from the chosen credit rating agencies.

The ratings available in public domain are mapped according to mapping process as envisaged in RBI guidelines on the subject.

Quantitative Disclosures :

(b) For exposure amounts after risk mitigation subject to the standardised approach, amount of a bank's outstandings (rated and unrated) in the following three major risk buckets as well as those that are deducted; are as under:

(₹ in million)

Particulars	31.12.2015	31.12.2014
i) Below 100% risk weight exposure outstanding	2449574.00	2076292.41
ii) 100% risk weight exposure outstanding	1775972.32	2146028.01
iii) More than 100% risk weight exposure outstanding	754946.76	592772.60
iv) Deducted	0.00	0.00

Table DF - Disclosures in respect of computation of leverage ratio :

(in million)

	31.12.2014	**31.03.2015**	**30.06.2015**	**30.09.2015**	**31.12.2015**
Capital Measure	367760	407700	409994.70	432182.80	421417.50
Exposure Measure	7005478.40	7259587.70	7548403.80	7542512.91	7742222.28
Leverage Ratio	5.25%	5.62%	5.43%	5.73%	5.44%