

Basel 2 (Pillar III) – Disclosures (Quantitative) – September 2009

Table DF-1: Scope of Application (Stand alone basis)

(a) The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation i.e. that are deducted and the name(s) of such subsidiaries.	NA
(b) The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted as well as their name, their country of incorporation or residence, the proportion of ownership interest and, if different, the proportion of voting power in these entities. In addition, indicate the quantitative impact on regulatory capital of using this method versus using the deduction.	NA

Table DF-2: Capital Structure

1. The Tier 1 capital of the consolidated bank comprises:

		(Rs in Crores)
i)	Paid-up share capital	525.91
ii)	Reserves (excluding revaluation reserves)	11519.26
iii)	Innovative Perpetual Bonds	1460.96
iv)	Other capital instruments	-----
Deductions		
v)	Equity Investment in Subsidiaries	190.19
vi)	Intangible Assets (Deferred Tax Assets)	0.00
Tier I Capital (i+ii+iii+iv-v-vi)		13315.94

2. The amount of Tier 2 capital (net of deductions) is Rs. 6367.00 crores

3. The debt capital instruments eligible for inclusion in Upper Tier 2 capital are:

		(Rs in Crores)
Total amount outstanding		3379.23
Of which amount raised during the year		1000.00
Amount eligible to be reckoned as capital funds		3379.23

4. The subordinated debts eligible for inclusion in Lower Tier 2 capital are:

		(Rs in Crores)
Total amount outstanding		2250.00
Of which amount raised during the year		0.00
Amount eligible to be reckoned as capital funds		1630.00

5. There are no other deductions from capital

6. The total eligible capital comprises:

		(Rs in Crores)
Tier I Capital		13315.94
Tier II Capital		6367.00
Total Capital		19682.94

Table DF-3: Capital Adequacy

(b) Capital requirements for credit risk at 9% of RWA: Portfolios subject to standardised approach: Securitisation exposures:	Rs. 11050.00 Crores NIL
(c) Capital requirements for market risk: Standardised duration approach; - Interest rate risk: - Foreign exchange risk (including gold): - Equity risk:	Rs. 828.44 Crores Rs. 14.48 Crores Rs. 331.24 Crores
d) Capital requirements for operational risk: Basic indicator approach:	Rs. 876.00 Crores
(e) Total and Tier 1 capital ratio: For the top consolidated group; and For significant bank subsidiaries (stand alone or sub-consolidated depending on how the Framework is applied). For BOI Solo	13.52%

TableDF-4: Credit risk: general disclosures for all Banks

1. The total gross credit exposures are:

Category	(Rs in Crores) Amount
Fund Based	150238
Non Fund Based	35162*

* Excluding Credit Equivalent of Derivatives

2. The geographic distribution of exposure is:

	(Rs in Crores)	
	Domestic	Overseas
Fund Based	118257	31981
Non Fund Based	32094	3068

3. Industry type distribution of exposure (Fund Based & Non Fund Based) – Domestic is as under:

Industry Name	Fund Based (Outstanding) Rs. in Crores	Non Fund Based (Outstanding) Rs. in Crores
Coal	199.37	922.20
Mining	604.63	
Iron & Steel	7410.26	423.90
Other Metal & metal Products	1863.06	6618.07
All Engineering	2254.05	2758.84
Of which Electronics	762.73	243.56
Electricity	2262.30	0.20
Cotton Textiles	3012.61	2439.48
Jute Textiles	70.30	59.90
Other Textiles	2579.49	
Sugar	669.50	
Tea	29.01	
Food Processing	635.45	69.73

Vegetable Oil & Vanaspati	191.43	
Tobacco & Tobacco Products	237.94	224.49
Paper & Paper Products	635.51	934.87
Rubber & Rubber Products	1205.03	1367.69
Chemical, Dyes, Paints etc.	3204.58	2638.13
Of which Fertilisers	19.62	22.11
Of which Petro-chemicals	1146.50	873.98
Of which Drugs & pharmaceuticals	2038.46	1442.04
Cement	622.98	437.19
Leather & Leather Products	337.40	341.96
Gems & Jewellery	3196.68	2557.62
Construction	1912.66	1571.84
Petroleum	245.80	447.52
Automobiles including trucks	1864.09	
Computer Software		11.02
Infrastructure *	9345.01	6526.16
Of which Power	5790.03	5628.89
Of which Telecommunications	1098.97	897.27
Of which Roads & Ports	3974.67	
Other Industries	4392.34	
Residuary Other Advances (to balance with Gross Advances)	101256.27	4811.19
Total	150237.75	35162

* Fund Based - Exposure to Infrastructure Sector at 6.22% exceeds 5% of total advances

* Non Fund Based – Exposure to Other Metal Products-18.82%, All Engg.-7.85%, Cotton Text-6.94%, Chemical-7.50%, Gems & Jewellery-7.27% & Infrastructure-18.56% exceeds 5% total Non Fund Advances.

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

(Rs in Crores)

Maturity Pattern	Advances*	Investments (gross)	Foreign Currency Assets*
Next day	2918.03	13730.41	
2 – 7 days	6514.57	1701.00	7653.46
8 –14 days	4968.71	630.04	1871.62
15 – 28 days	2627.76	603.28	1881.24
29 days – 3 months	12477.26	2528.61	8821.16
>3 months – 6 months	10308.06	2450.67	6360.88
> 6months – 1 year	9611.53	6057.78	4672.78
>1 year – 3 years	21664.17	10103.57	9453.16
> 3 years – 5 years	17631.52	8761.41	5128.19
> 5 years	61516.04	18086.39	5299.87

*Figures are shown on net basis

5. The gross NPAs are:

Category	(Rs in Crores)
Sub Standard	2484.09
Doubtful – 1	557.84
Doubtful – 2	314.13
Doubtful – 3	213.02
Loss	350.64
TOTAL	3919.72

6. The amount of net NPAs is Rs. 1604.71 crores.

7. The NPA ratios are as under:

- a. Gross NPAs to Gross Advances: 2.61%
- b. Net NPAs to Net Advances: 1.08%

8. The movement of gross NPA is as under:

(Rs in Crores)	
i) Opening balance at the beginning of the year	2470.88
ii) Additions during the year	2007.40
iii) Reductions during the year	558.56
iv) Closing balance at the end of the year (i+ii-iii)	3919.72

9. The movement of provision for NPAs is as under:

(Rs in Crores)	
i) Opening balance at the beginning of the year	1386.89
ii) Provisions made during the year	995.84
iii) Write-off/write-back of excess provisions	531.70
iv) Closing balance at the end of the year (i+ii-iii)	1851.03

10. The amount of non-performing investment is Rs. 285.76 crores.

11. The amount of provision held for non-performing investment is Rs. 238.75 crores

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

(Rs in Crores)	
i) Opening balance at the beginning of the year	705.99
ii) Provisions made during the year	79.53
iii) Write-off/write-back of excess provisions	102.79
iv) Closing balance at the end of the year (i+ii-iii)	682.73

Table DF-5: Credit risk: disclosures for portfolios subject to the standardized approach

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;	
The total credit exposure (Funded excluding off balance sheet items) of the bank (subject to standardized approach), are classified under major risk buckets are as under: -	
Below 100 % risk weight:	Rs.112004 Crores
100 % risk weight:	Rs. 62653 Crores
More than 100 % risk weight:	Rs. 11843 Crores
Deducted	NIL

Table DF-6: Credit risk mitigation: disclosures for standardised approaches

For disclosed credit risk portfolio under the standardised approach, the total exposure that is covered by: Eligible financial collateral: after the application of haircuts.	Rs. 40112.22 Crores
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Table DF-7: Securitisation: disclosure for standardised approach: NA**Table DF-8: Market risk in trading book**

The capital requirements for: interest rate risk: equity position risk: and foreign exchange risk:	Rs.828.44 Crores Rs.331.24 Crores Rs. 14.48 Crores
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Table DF-9: Operational risk: (Quantitative Disclosures - NA)**Table DF-10: Interest rate risk in the banking book (IRRBB):**

The increase (decline) in earnings and economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (where the turnover is more than 5 per cent of the total turnover).

	Total	Of which in USD (where turnover is more than 5% of total turnover)
1. Earnings At Risk (NII)		
At 0.50% change for 1 year	Rs.171.62 crores	Rs.8.18 crores
2. Economic Value of Equity at Risk		
200 basis point shock	Rs. 1515.27 crores	Rs.17.51 crores
Drop in equity value in %age terms	7.70	0.09