Basel III-Pillar III Disclosures

December 31, 2020

Table DF – 2: Capital Adequacy

Assessment of Capital Adequacy:

(a) Bank maintains capital to protect the interest of depositors, general creditors and stake holders against any unforeseen losses.
As per the RBI guidelines, Banks have to maintain a Minimum Common Equity Tier 1 (CET 1) of 7.375% (including Capital Conservation Buffer of 1.875%) and minimum CRAR of 10.875%. Bank maintains Common Equity Tier 1 (CET 1) of 10.35 %(Solo), 10.62% (Consolidated) and CRAR of 14.06 %(Solo), 14.33 % (Consolidated).

(b) In line with RBI guidelines, Bank has adopted following risk management approaches for assessing the capital adequacy:

- **Credit Risk**: Standardised Approach
- **Market Risk**: Standardised Duration Approach
- **Operational Risk**: Basic Indicator Approach

(c) Bank projects capital for the next 5 financial years based on business projections, policy guidelines, macro-economic scenarios, risk appetite etc

(d) Under Pillar II, Bank considers following risks while assessing / planning capital:

Credit Concentration Risk	Underestimation of Credit Risk under Standardised Approach
Interest Rate Risk in the Banking Book	Pension Obligation Risk
Liquidity Risk	Off-Balance sheet exposure Risk
Settlement Risk	Technology Risk
Compliance Risk	Outsourcing Risk
Reputational Risk	Human Resources Risk
Model Risk	Residual Risk
Country Risk	Strategic Risk
Compensation Risk	Un-hedged Foreign Currency Exposure Risk
Legal Risk	
Group Risk	

(e) Bank also periodically undertakes stress testing in various risk areas to assess the impact of stressed scenario or plausible events on asset quality, liquidity, interest rate, derivatives and forex on its profitability and capital adequacy.

A comprehensive stress testing framework is put in place for the amalgamated entity with effect from 01.04.2020. Bank conducts stress test on quarterly basis based on scenarios prescribed by RBI as well as bank specific scenarios. The result of the same is placed to Credit Risk Management Committee (CRMC)/Risk Management Committee (RMC) /Board.

Quantitative disclosures (as per Basel III guidelines)

(a) Capital requirements for credit risk: (₹ in Million)

Particulars	Solo (Global)	Consolidated
Portfolios subject to standardized approach	2,74,483.95	2,74,553.67
Securitization exposures	--	--

b) Capital requirements for market risk:

Standardized duration approach (₹ in Million)

Particulars	Solo (Global)	Consolidated
Interest Rate Risk	11,979.71	11,979.71
Foreign Exchange Risk (including gold)	90.00	90.00
Equity Risk	3,897.24	4,008.52
Total	15,966.95	16,078.23

(c) Capital requirements for operational risk:

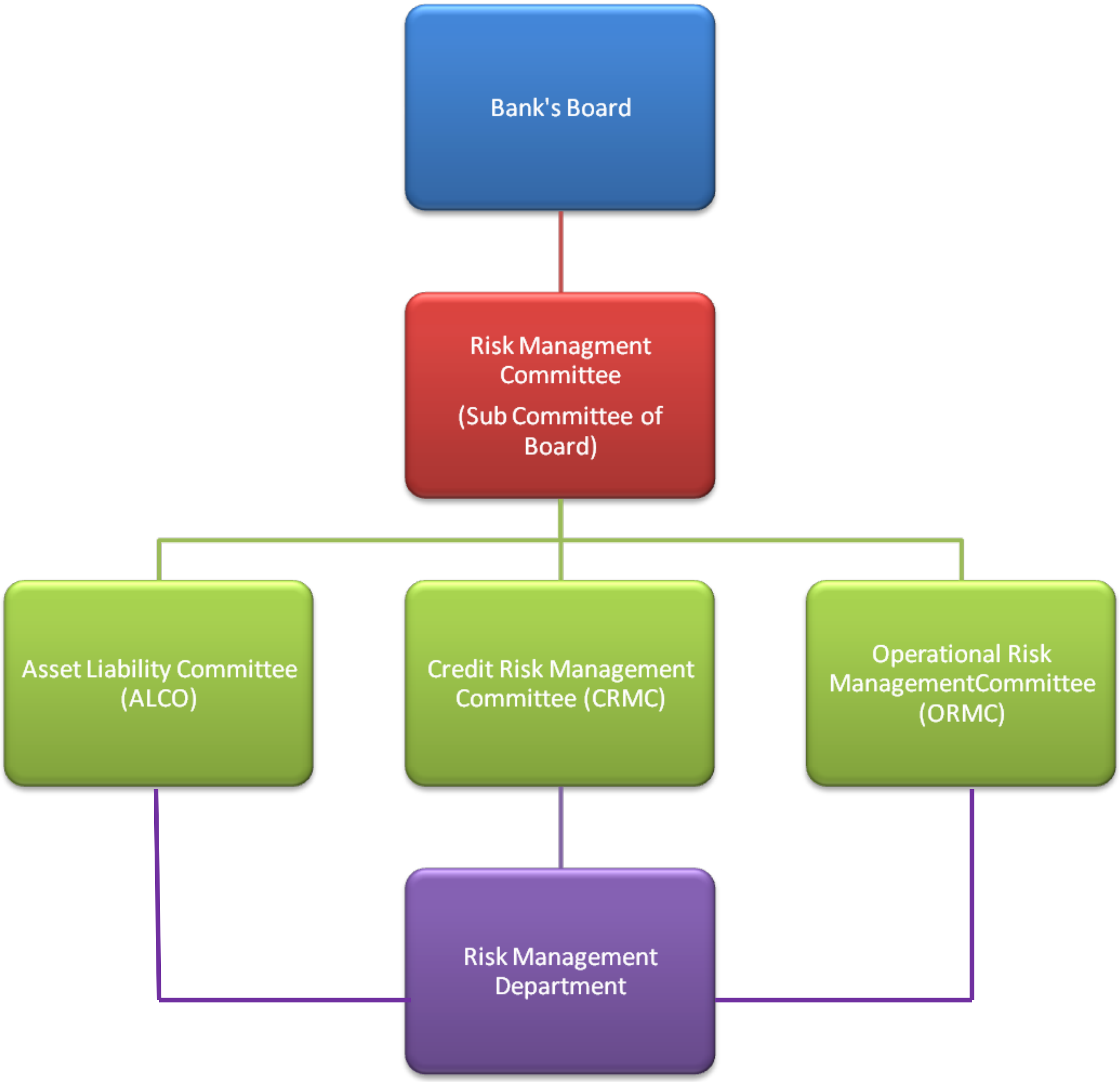
(₹ in Million)

Particulars	Solo (Global)	Consolidated
Basic Indicator Approach	23,718.06	23,771.48

(d) Common Equity Tier 1 (CET 1), Tier 1 and Total capital ratio (as per Basel III guidelines):

Particulars	Solo (Global)	Consolidated
Common Equity Tier 1 (CET 1),	10.35%	10.62%
Tier 1 Capital Adequacy Ratio	11.18%	11.45%
Total Capital Adequacy Ratio	14.06%	14.33%

Organisation Structure:



Risk Management Architecture:
The Bank's risk management framework is based on clear understanding of various risks, disciplined risk assessment and measurement procedures and continuous monitoring. An independent Risk Management Department is functioning for effective Enterprise-Wide Risk Management and responsible for assessment, monitoring and reporting of risk exposures across the bank. All the risks the Bank is exposed to, are managed through following three committees viz.,

(i) Asset Liability Committee (ALCO)
(ii) Credit Risk Management Committee (CRMC)
(iii) Operational Risk Management Committee (ORMC)

These committees work within the overall guidelines and policies approved by the Board.

The Bank has put in place various policies to manage the risks. To analyze the enterprise-wide risk and with the objective of integrating all the risks of the Bank, an Integrated Risk Management policy (including Disclosure, Reputational & Strategic Risk Management) has also been put in place. The important risk policies comprise of Credit Risk Management Policy (part of Credit Policy), Asset Liability Management Policy, Policy on Market Risk Management, Operational Risk Management Policy, Internal Capital Adequacy Assessment Process (ICAAP) Policy.

All the policies are reviewed at a minimum on annual basis by Risk Management Committee (RMC)/ Board. In order to disseminate the risk management concepts and also to sensitize the field level functionaries, the relevant policies are circulated to the branches, in addition to imparting training at the Bank's training establishments.

Credit Risk:
Risk Management Systems are in place to identify and analyze the risks at an early stage and manage them by setting and monitoring prudential limits besides taking other corrective measures to face the changing risk environment.

Limit Framework:
In order to limit the magnitude of credit risk and concentration risk, a limit framework has been laid down for following type of exposures:

- Single and group borrower exposure
- Sensitive sector exposure
- Unsecured exposure
- Country-wise exposure
- Internal rating wise exposure
- Term loan exposure
- Industry-wise exposure
- Interbank exposure

These exposure limits are monitored on regular basis and placed to various apex level committees of the Board.

Rating Model: All credit proposals are subject to a rigorous credit risk rating/scoring process to support credit decision making as well as to enhance risk management capabilities for portfolio management, pricing and risk based capital measurement.
Software driven rating mechanism is in place to assign the rating to ensure credit quality besides an entry level scoring system. The output of the rating models is used in decision making i.e. sanction, pricing and monitoring of credit portfolio. In order to ensure robustness of the rating models, the rating models have been subjected to validation by an external agency.

Scoring model: The Bank has harmonized the entry level scoring models for the amalgamated entity. All the fresh sanctions coming under structured loan products and other loans less than ₹ 5Millions are subjected to entry level scoring.
Loan review mechanism and Credit audit system are in place for the periodical review/audit of the large value accounts and bring about qualitative improvements in credit administration of the Bank. In addition, Standard Assets Monitoring Committee reviews the Special Mention Accounts periodically to initiate timely action to prevent slippage of standard assets to non performing assets. As a part of monitoring mechanism, accounts which are downgraded from investment category are identified and monitored closely.

Migration analysis of ratings is done on quarterly basis. Also weighted average rating of industry-wise portfolio of the Bank is done on quarterly basis. Analysis of rating wise distribution of advances is also carried out on quarterly basis.

Adopting best risk management practices, credit proposals (except schematic loan proposals) coming under sanctioning powers of Corporate Office are scrutinised by the Risk Management Department.

Credit Review Process Framework:

Bank has implemented Credit Review Process framework approved by the Board of the Bank, wherein, in line with EASE prescriptions, dataset driven codified and quantified Credit Risk Scoring Metrics covering wide range of objective and subjective risk parameters have been developed. All Large/Mid Corporate and MSME proposals with exposure of Rs.50 Cr and above (fresh & enhancement) are rated and the exposure is categorized as Low /Medium /High Risk /No Go. A Credit Review Cell within Risk Management Department has been formed to do the credit review process and advise credit verticals regarding risk perception associated with an account / proposal. Credit vertical, in turn submits the mitigations along with appraisal note to the Credit Committees at Corporate Office.

Asset Liability Management:

Asset Liability Management framework facilitates bank to measure, monitor and control liquidity risk and interest rate risk on its balance sheet. This helps in providing suitable strategies for asset liability management. The asset liability management framework consists of the following key components

- Liquidity risk management
- Interest rate risk management
- Balance sheet and Basel III liquidity ratios
- Stress Testing and scenario analysis
- Contingency funding plan

Bank has set in place ALM policy to achieve two primary objectives as listed below:

Short Term Objective:

- To optimize the Net Interest Margin (NIM) of the Bank
- To provide adequate liquidity
- To manage re-pricing risk

Long Term Objective:

- To maximize the shareholder's wealth

Asset Liability Management is the function of Asset Liability Committee (ALCO). It operates under the guidance and supervision of the Board and/or Sub-Committee of Board on Risk Management. It meets at regular intervals to review the interest rate scenario, liquidity position, product pricing for both deposits and advances, maturity profile of the assets and liabilities, demand for Bank funds, cash flows of the Bank and overall Balance Sheet Management.

Liquidity risk is measured and monitored through two approaches-Flow approach and Stock approach. Flow approach involves comprehensive tracking of cash flow mismatches and is done through preparation of Structural liquidity statement on a daily basis. Appropriate tolerance levels/prudential limits have been stipulated for mismatches in different time buckets. Under Stock Approach various balance sheet ratios are prescribed with appropriate limits. The compliance of ratios to the prescribed limits ensures that the Bank has managed its liquidity through appropriate diversification and kept it within the sustainable limit.

For measurement and monitoring of Interest rate risk, currency wise, both Traditional gap approach and Duration gap approaches are followed. The short-term impact of interest rate movements on NIM is worked out through "Earnings at Risk" approach taking into consideration Yield curve risk, Basis risk and Embedded Options Risk. The long-term impact of interest rate movements on Market Value of Equity is also worked out through Duration Gap approach. The monthly interest rate sensitivity statement is reviewed by ALCO and Quarterly interest rate sensitivity is reviewed by RMC.

Stress testing of liquidity risk and interest rate risk is conducted on regular interval as per the RBI defined and internally defined stress scenarios. The results from internal Liquidity stress testing are used to draw contingency funding plan under different liquidity stress scenarios.

In addition to the above, bank is computing Liquidity Coverage Ratio (LCR) as per latest guidelines issued by RBI and is using it as a risk measurement tool to manage short term liquidity. On a monthly basis LCR statement is reviewed by ALCO.

Market Risk Management:

Market risk is the possibility of loss caused by adverse movements in the market variables. The Bank for International Settlements (BIS) defines market risk as "the risk that the value of 'on' or 'off' balance sheet positions will be adversely affected by movements in equity and interest rate markets, currency exchange rates and commodity prices". Thus, Market Risk is the risk to the bank's earnings and capital due to changes in the market level of interest rates or prices of securities, foreign exchange and equities, as well as the volatilities of those changes. The objective of market risk management is to assist the business units in maximizing the risk adjusted return by providing analytics driven inputs regarding market risk exposures, portfolio performance vis-à-vis risk exposures and comparable benchmarks. Following risks are managed under Market Risk.

- Interest Rate Risk
- Exchange Rate Risk
- Equity Price Risk

The market risk may also arise from changes in commodity prices and volatility. However, Bank does not have any exposure to commodity related markets.

Market Risk Management (MRM) Framework of the bank is as follows:

a) **Risk Identification:** Setting a framework for identifying, assessing and managing market risk in order to provide clarity on various dimensions of risk identification and recognition to each of the business functions.
b) **Risk Measurement and Limits:** Bank recognizes that no single risk statistic can reflect all aspects of market risk. Therefore, various statistical and non-statistical risk measures are used to enhance the stability of risk measurement of market risk. Together, these risk measures provide a more comprehensive view of market risk exposure than any single measure. Market risk is managed with various metrics viz. Value at Risk (VaR), Earnings at Risk (EaR), Modified duration (MD), PV01 Limits, Net Overnight Open Position Limits (NOOPL), Individual Gap Limit (IGL) and Aggregate Gap Limit (AGL) currency wise and also through sensitivity analysis. Stress testing is also conducted on a regular basis to monitor the vulnerability of the bank to extreme but plausible unfavourable shocks.

c) **Risk Monitoring:** Bank monitors and controls its risk, using various internal and regulatory risk limits for trading book which are set based on economic scenario, business strategy, management experience and Bank's risk appetite. Rate scan is carried out to ensure that transactions are carried out at prevailing market rates.
d) **Risk Reporting:** Mid Office monitors treasury operations on day to day basis. A daily report is placed to Chief Risk Officer and on monthly basis to ALCO. Stress testing is done for assessing market risk as per framework prescribed in Stress Test Policy and reported to ALCO on Quarterly basis.

Market risk management is governed by comprehensive board approved Policy on Market Risk Management and Stress Testing Policy to ensure that the risks spread across different activities carrying an underlying market risk are within the stipulated risk appetite of the bank. All the policies are benchmarked with industry-best practices and RBI regulations. The risk reporting mechanism in the Bank comprises disclosures and reporting to the various apex level committees.

Operational Risk:

Operational risk is now on the focus of intense interest among industry participants, regulators and other stake holders. The bank has put in place Operational Risk Management Frame work (ORMF) and Operational Risk Management systems (ORMS) to ensure effective governance, risk capture and assessment and quantification of operational risk. Operational risk is well managed by using appropriate qualitative & quantitative methods and established internal control systems in day to day management processes and adopting various risk mitigating strategies. The risk perceptions in various products / processes are critically analysed and corrective actions if required, are initiated.

Bank has implemented a web-based Operational Risk Management System to capture, measure, monitor and manage its operational risk.

Operational risk is also monitored through analysis of credit spurt and analysis of frequency and severity of operational losses.

Table DF-3

Credit Risk: General disclosures for all banks

Qualitative Disclosures:

(a) Credit Risk Management:

Credit risk is defined as the possibility of losses associated with diminution in the credit quality of borrowers or counterparties.

Architecture:
In adherence with various guidelines and leading industry practices, the Bank has set up a robust governance structure for the management of credit risk, ensuring an adequate oversight, monitoring and reporting. The framework establishes the responsibilities of the board of directors.

The Bank has established a Board level sub-committee known as 'Risk Management Committee (RMC)' constituted in terms of RBI guidance note on Risk Management system.

Risk Management Committee (RMC):
The RMC evaluates overall risks faced by the Bank and is responsible for the establishment of an effective system to identify measure, monitor and control risk and recommend to the Board for its approval, clear policies, strategy, risk appetite and credit standards.

The Risk Management Committee oversees credit risk management and ensures that the principal credit risks facing the Bank have been properly identified and are being appropriately managed. The committee approves and periodically reviews the overall risk appetite and credit risk management strategy. The committee reviews the risk management policies, the Bank's compliance with risk management guidelines stipulated by the RBI.

The risk committee also reviews credit risk profile and any major development, internal and external, and their impact on portfolio and as a whole on the bank

Credit Risk Management Committee (CRMC):
CRMC deals with the issues relating to credit policy and procedures, and analyzes, manages and controls credit risk on a bank wide basis.

Loan Review Management Committee: (LRMC):

As a part of Credit risk management process, Loan Review Management Committee (LRMC), at Corporate Office, has been constituted to undertake review of borrowal accounts sanctioned by various Committees at CO and Zonal Credit Committee.

Definitions of past due and impaired (for accounting purpose)

Bank has adopted the definitions of the past due and impaired (for accounting purposes) as defined by RBI for Income Recognition and Asset Classification norms. Further, in line with RBI guidelines, the moratorium period, wherever granted, is factored in for the purpose of asset classification.

The policy of the bank for classifying bank's loan assets is as under:

Non Performing Asset (NPA): A non performing asset (NPA) is a loan or an advance where:

- Interest and/ or installment of principal remain overdue for a period of more than 90 days in respect of a term loan,
- The account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC)
- The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops
- The installment of principal or interest thereon remains overdue for one crop season for long duration crops

An OD/CC account is treated as **'out of order'** if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days. 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, these accounts are treated as **'out of order'**.

Non Performing Assets of the Bank is further classified in to three categories as under**:**

- **Sub standard Assets**

A sub standard asset is one which has remained NPA for a period less than or equal to 12 months.

- **Doubtful Assets**

An asset would be classified as doubtful if it has remained in the sub standard category for 12 months.

- **Loss Assets**

A loss asset is one where loss has been identified by the bank or by internal or external auditors or the RBI inspection.

In accordance with RBI guideline relating to Covid-19 Regulatory package dated 27th March 2020, 17th April 2020 and 23rd May 2020 and clarification issued by RBI through Indian Bankers Association, dated 6th May 2020 the Bank has granted moratorium on payment of instalments and/or interest, as applicable falling due between 1st March 2020 and 31st August 2020 (Moratorium period) to eligible borrowers classified as standard, even if overdue, as on 29th February 2020 without considering the same as restructuring. In accordance with RBI guideline Moratorium period where ever granted, is excluded by the Bank from the number of days past-due for purpose of asset classification under RBI's Income Recognition and Asset Classification norms. The Bank holds provision as at 31st December 2020 against the potential impact on covid-19 based on the information available up to a point in time. The following are the details of such accounts and provisions made by the Bank:

(₹ in Million)

Particulars	As at 31.12.2020
Advance outstanding in SMA/overdue categories, where the moratorium/deferment was extended as per Covid-19 Regulatory package	774983.8
Advance outstanding where asset classification benefit is extended	55930
Provision made during Q3 of FY2020-21	8852.6
Total provision held on 31.12.2020	15175.3*
Provision adjusted during Q3 of FY 2020-21	Nil

* Provision aggregating to Rs 11163.9 million against the accounts with Principal outstanding of Rs 51918.6 million which were standard as on 29.02.2020 but would have slipped to NPA as on 31.12.2020 had the Honourable Supreme Court dispensation not been reckoned. The Bank holds provision of 21.50% against the stipulated 10%.

* In respect of above accounts, interest income aggregating Rs 4011.4 million has been reckoned in operating profit and as prudent measure an equal amount has been made as additional provision against those Assets.

Credit Risk Management Policy:

The Bank has put in place the Credit Risk Management Policy (part of Credit Policy) and the same has been ported on Bank's intranet. The main objective of the policy is to ensure that the operations are in line with the expectation of the management and the strategies of the top management are translated into meaningful directions to the operational level. The Policy stipulates prudential limits on large credit exposures, standards for loan collateral, portfolio management, loan review mechanism, risk concentrations, risk monitoring and evaluation, provisioning and regulatory / legal compliance.

The Bank identifies the risks to which it is exposed and applies suitable techniques to measure, monitor and control these risks.

While the Board / Risk Management Committee of the Board devises the policy and fixes various credit risk exposures, Credit Risk Management Committee implements these policies and strategies approved by the Board / RMC, monitors credit risks on a bank wide basis and ensures compliance of risk limits.

Bank considers rating of a borrower as an important tool to measure the credit risk associated with any borrower and accordingly implemented rating software.

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

(₹ in Million)

Particulars	Solo (Global)	Consolidated
Gross Credit Risk Exposures		
Fund Based		
Loans and Advances	38,96,462.94	38,96,462.94
Investments	11,75,940.07	11,75,944.40
Other Assets	7,01,137.53	7,01,863.82
Total Fund Based	**57,73,540.54**	**57,74,271.16**
Non Fund Based including contingent credit, contracts and derivatives*	27,94,229.70	27,94,478.10
Total Credit Risk Exposure	**85,67,770.24**	**85,68,749.26**

*includes notional principles of derivatives exposures, fund based unavailed limits, LC, acceptances Guarantees

(c) Geographic distribution of credit risk exposures Fund based and Non-fund based (solo) separately

(₹ in Million)

Geographical Region	Fund Based	Non Fund Based including contingent credit, contracts and derivatives	Total
Overseas	1,13,664.42	61,208.70	1,74,873.12
Domestic	56,59,876.12	27,33,021.00	83,92,897.12
Total	**57,73,540.54**	**27,94,229.70**	**85,67,770.24**

(d) Industry-wise distribution of exposures (solo) as on 31.12.2020

(₹ in Million)

	MAJOR INDUSTRIES/SECTORS	FB Exposure	NFB Exposure	Committed Exposure
1	Chemicals & Chemical Products			
1.1	Drugs and Pharmaceuticals	13001.08	2010.73	15011.80
1.2	Fertilizers	12247.86	1044.30	13292.15
1.3	Other Chemicals & Chemical Products	17620.07	8587.12	26207.18
2	Engineering			
2.1	General Engineering Machinery and Goods	44777.38	49797.72	94575.10
2.2	Electrical Machinary and Goods	17205.45	17780.15	34985.60
2.3	Electronic Machinery,Goods and Software	12183.12	4138.91	16322.03
3	Food Manufacturing and Processing			
3.1	Edible oil and Vanaspati	10008.11	18204.50	28212.60
3.2	Rice Mills, Flour Mills and Dal Mills	32149.56	5786.83	37936.39
3.3	Sugar	18680.61	322.77	19003.38
3.4	Tea and Coffee	5464.86	80.21	5545.07
3.5	Other Food Manufacturing and Processing	52610.27	7511.97	60122.25
4	Infrastructure			
4.1	Power			
4.1.1	Power Generation	154347.92	26565.08	180913.00
4.1.2	Power Transmission and Distribution	77562.71	7016.40	84579.11
4.1.3	Renewable Energy	10282.04	752.90	11034.95
4.2	Transport			
4.2.1	Ports and Roads	137039.22	16713.17	153752.39
4.2.2	Shipping	1685.28	61.59	1746.87
4.2.3	Logistics	16254.79	4590.27	20845.06
4.3	Telecommunication	6899.97	11337.36	18237.33
4.4	Educational Institution	47389.22	2453.95	49843.17
4.5	Hospital	21573.43	1123.59	22697.02
4.6	Hotels (Three Star and above)	14289.62	228.96	14518.58
4.7	Other Infrastructure	291798.27	12351.41	304149.69
5	Textiles			
5.1	Cotton Textile	30667.54	3365.95	34033.50
5.2	Natural Fibre Textile	2490.93	718.46	3209.39
5.3	Handloom Textile and Khadi	3444.93	1055.77	4500.70
5.4	Other Textile	60404.55	10557.01	70961.57
6	NBFC/HFC/MFI			
6.1	Non Banking Financial Companies (NBFC)	334274.85	612.09	334886.94
6.2	Micro Finance Institutions (MFI)	26224.12	0.94	26225.06
6.3	Housing Finance Companies (HFC)	231027.24	0.00	231027.24
7	Metal and Metal Products			

7.1	Iron and Steel	133302.43	42751.70	176054.13
7.2	Other Metals and Metal Products	31769.29	13928.24	45697.53
8	Trade			
8.1	Wholesale Trade	299511.68	33114.54	332626.22
8.2	Retail Trade	209972.11	44699.64	254671.75
9	Automobiles	23170.41	2361.64	25532.05
10	Aviation	2405.90	3.95	2409.85
11	Beverages and Tobacco	7771.38	704.16	8475.53
12	Cement and Cement Products	33242.77	6345.32	39588.09
13	Capital Market Exposure (CME)	21825.78	1172.50	22998.28
14	Commercial Real Estate (CRE)	63947.71	2921.63	66869.34
15	Construction Contractors	86331.66	137873.41	224205.07
16	Gems and Jewellery	9412.45	4408.52	13820.97
17	Glass and Glass Ware	5516.36	3628.78	9145.14
18	Leather and Leather Products	3816.03	1090.32	4906.34
19	Media and Entertainment	5806.95	6047.63	11854.58
20	Mining and Quarrying	29175.34	4960.54	34135.88
21	Paper and Paper Products	20843.11	5476.77	26319.88
22	Petroleum and Petroleum Products	99115.37	38069.85	137185.22
23	Printing and Publishing	8383.39	2068.67	10452.06
24	Rubber, Plastic and their Products	31799.75	11285.96	43085.71
25	Wood and Wood Products	6448.88	4828.26	11277.13
26	Other Industries	216388.14	63449.94	279838.07

As on 31.12.2020, the Bank's exposure to the industries stated below was more than 5% of the total exposure

Sl.No	Industry Classification	Percentage of the total gross credit exposure*
1	Infrastructure	15.43%
2	NBFC / HFC / MFI	10.60%

* Gross credit exposure of the Bank is Rs.5588466.40 million

(e) Residual contractual maturity break-up of Net advances and Net investments (solo)

(₹ in Million)

	Investments*	Advances
1 day	620202.60	32382.85
2-7 days	17332.60	59737.17
8 -14 days	19322.80	146035.76
15 to 30 days	27159.30	101695.39
31 Dto 2M	14014.10	133630.27
2M to 3 months	21044.80	125141.01
Over 3 months to 6 months	55804.90	208795.95
Over 6 months to 1 year	100809.00	559033.63
Over 1 year to 3 years	181348.30	1376794.36
Over 3 years to 5 years	48813.88	299645.56
Over 5 years	645294.03	585280.80
Total	**1751146.31**	**3628172.75**

*Excludes 50% of listed equities of Rs 3443.99 Million (solo) (₹ in Million)

(f)	Amount of NPAs (Gross) – (Global)	352372.43
	➢ Substandard	21928.14
	➢ Doubtful 1	68404.93
	➢ Doubtful 2	103812.2
	➢ Doubtful 3	60953.21
	➢ Loss	97273.95
(g)	Net NPAs	85374.77
(h)	NPA Ratios	
	➢ Gross NPAs to gross advances	9.04%
	➢ Net NPAs to net advances	2.35%
(i)	Movement of NPAs (Gross)	
	➢ Opening Balance (01.04.2020)	419977.07
	➢ Additions	11161.92
	➢ Reductions	78766.56
	➢ Closing Balance (31.12.2020)	352372.43
(j)	Movement of provisions for NPAs	
	➢ Opening Balance (01.04.2020)	272742.60
	➢ Provisions made during the period	42322.30
	➢ Write Off / Write-back of excess provisions	53228.90
	➢ Closing balance (31.12.2020)	261836.00
(k)	Amount of Non-Performing investments	17041.86
(l)	Amount of Provisions held for non-performing investments	7991.31
(m)	Movement of provisions for depreciation on investments	
	➢ Opening balance (01.04.2020)	18508.44
	➢ Provisions made during the period	7597.08
	➢ Write-off	0.00
	➢ Write-back of excess provisions	719.20
	➢ Closing balance (31.12.2020)	25386.32

Write off and recoveries that have been booked directly to the income statement (solo):

(₹ in Million)

Recovery in Accounts under collection	2895.13
Memorandum of Interest / legal charges / Recovery in written off accounts	113.25

Amount of NPA by Major Industry type (solo):

(₹ in Million)

Industry	Gross NPA	Provision	Net NPA
Basic Metals and metal products	43722.30	37710.74	6011.56
Infrastructure including Power	59305.40	42302.27	17003.13
Textiles	9020.10	6259.41	2760.69
All engineering	12593.10	10817.59	1775.51
Petroleum & Other Minerals	631.10	215.02	416.08

Technical Write Off during the quarter ended 31.12.2020-global- Nil

Geography-wise NPA (solo)

(₹ in Million)

	Domestic	Overseas	Global
Amount of NPAs (Gross)			
➢ Substandard	19404.90	2523.24	21928.14
➢ Doubtful 1	65161.50	3243.43	68404.93
➢ Doubtful 2	103190.53	621.67	103812.20
➢ Doubtful 3	60939.93	13.28	60953.21
➢ Loss	95855.57	1418.38	97273.95
Total	**344552.43**	**7820.00**	**352372.43**

Analysis of ageing of past-due loans (solo)

(₹ in Million)

Details	Gross NPA
Less than 1 year (Sub Standard)	21928.14
1-2 Years (D1)	68404.93
2-3 Years(D2- 1st Year)	61715.53
3-4 Years(D2- 2nd Year)	42096.66
More than 4 years	158227.16

Leverage Ratio

The Basel III Leverage Ratio is defined as the Capital Measure (Tier-1 Capital) divided by the Exposure Measure. As per RBI Guidelines, the Basel III Leverage Ratio for the Bank at the consolidated level as on December 31, 2020 is as follows

(₹ in Million)

Capital and total exposures		
A	Tier 1 capital	305974.69
B	Total exposures	6440529.32
	Basel III leverage ratio A/B	**4.75%**