

## SCHEDULE 18

### NOTES ON ACCOUNTS

#### 1 Balancing of Books and Reconciliation.

- 1.1 In certain Branches, the balancing / reconciliation of control accounts with subsidiary ledgers is in progress.
- 1.2 Initial matching of debit and credit outstanding of old entries in Inter Branch Account (IBR+DD), prior to CBS System. Adjustments (including old outstanding entries) has been done up to 31.03.2017 and reconciliation is in progress.
- 1.3 Reconciliation of Drafts payable, Debit Note Receivable/ Payable, RTGS/NEFT (Suspense) etc. is in progress. Provisions have been made as per RBI norms.

In the opinion of the management, the impact of the above para 1.1 to 1.3, if any, on the Profit & Loss Account and Balance Sheet though not quantifiable, will not be material.

- 1.4 In terms of Reserve Bank of India guidelines, segregation of Debit and Credit entries in Inter Branch Accounts pertaining to the period up to 30.09.2016 and remained outstanding as on 31.03.2017 has been done which has resulted in either net Debit in some heads or net credit in other heads. Provision is to be made in respect of Net Debit Entries outstanding for period exceeding 6 months.

In Inter Branch Account there is net credit balance hence no provision is required to be made.

- 1.5 Aggregate net credit position in respect of outstanding NOSTRO Accounts relating to the period up to 31st March 1996 amounting to Rs. 3.70 Crores (previous year Rs 3.78 Crores) has been transferred to Blocked Nostro Sundry Creditors Account out of which Rs. 1.77 Crores for period prior to 14.11.1989 is being carried at old book value. Credit entries for the period after 1st April 1996 remaining outstanding for more than 3 years amounting to Rs. 4.81 Crores (previous year Rs.4.75 Crores) have been segregated and kept in Blocked Unclaimed Nostro New Account.
- 2.1 Legal formalities are yet to be completed in respect of 3 Bank's properties having original cost of Rs.193.35 Lacs as on 31.03.2017 (Previous year 6 properties costing Rs.4.17 crore).

#### 3. Capital

(Rupees. in crore)

Items		2016-17	2015-16
(i)	CRAR - Tier I capital (Basel-II)	8.40%	8.77%
(ii)	CRAR - Tier II capital (Basel-II)	3.17%	2.98%
(iii)	Total CRAR (Basel-II)	11.57%	11.75%
(iv)	Common Equity Tier I capital ratio (Basel-III)	9.14%	9.29%
(v)	Additional Tier I capital ratio (AT-I) (Basel-III)	0.00%	0.00%
(vi)	CRAR – Tier I capital ratio (Basel-III)	9.14%	9.29%
(vii)	CRAR – Tier II capital ratio (Basel-III)	1.91%	1.62%
(viii)	Total Capital ratio (CRAR) (Basel-III)	11.05%	10.91%
(ix)	Percentage of the shareholding of the Government of India	79.62%	79.62%

(x)	Amount of equity capital raised	NIL	NIL
(xi)	Amount of Additional Tier I capital raised of which PNCPS: IPDI:	NIL NIL	NIL NIL
(xii)	Amount of Tier II capital raised of which Debt capital instrument: Preference Share Capital Instruments: [Perpetual Cumulative Preference Share (PCPS) / Redeemable Non-Cumulative Preference Shares (RNCPS) / Redeemable Cumulative Preference Shares (RCPS)]	500.00 500.00 NIL	NIL NIL NIL

#### 4. Investments

##### 4.1 Value of Investments

(Rupees in crore)

Items			2016-17	2015-16
(1)	(i)	Gross Value of Investments		
	(a)	In India	27997.61	27693.40
	(b)	Outside India	Nil	Nil
	(ii)	Provisions for Depreciation (including provision for NPA)		
	(a)	In India	49.11	48.36
	(b)	Outside India	Nil	Nil
	(iii)	Net Value of Investments		
	(a)	In India	27948.50	27645.04
	(b)	Outside India	Nil	Nil
(2)	<b>Movement of provision held towards depreciation on Investments (Including provision for NPAs)</b>			
	(i)	Opening balance	48.36	39.99
	(ii)	Add: Provisions made during the year	32.36	44.10
	(iii)	Less: Write-off/ write-back of excess provisions during the year	31.61	35.73
	(iv)	<b>Closing balance</b>	<b>49.11</b>	<b>48.36</b>

##### 4.2 Repo / Reverse Repo Transactions (in face value terms)

##### 4.2.1 Repo / Reverse Repo Transactions (Government Securities)

(Rupees in crore)

Particulars	Minimum Outstanding	Maximum Outstanding	Daily Average Outstanding	Balance as on 31.03.2017
Securities sold under Repos	-	1065	62.42	NIL
Securities purchased under Reverse Repos	-	4575	451.61	575

##### 4.2.2 Repo / Reverse Repo Transactions (Corporate Debt Securities)

Particulars	Minimum Outstanding	Maximum Outstanding	Daily Average Outstanding	Balance as on 31.03.2017
Securities sold under Repos	-	-	-	-
Securities purchased under Reverse Repos	-	-	-	-

4.3 **Detail of bouncing of SGL Transfer Forms and Quantum of Penalty paid to Reserve Bank of India :**

	2016-17	2015-16
i. Number of instances when the SGL transfer form bounced for want of either funds or the securities.	NIL	NIL
ii. Penalty paid to RBI on account of bouncing of SGL transfer form	NIL	NIL

4.4 **Non-SLR Investments Portfolio: Issuer Composition as on 31.03.2017**

(Rupees in crore)

No	Issuer	Amount	Extent of Private Placement	Extent of 'Below Investment Grade' Securities	Extent of 'Un-rated' Securities	Extent of 'Unlisted' Securities
(1)	(2)	(3)	(4)	(5)	(6)	(7)
i.	PSUs	5536.11	5575.53	0	5452.41	1277.68
ii.	FIs	180.91	39.60	0	47.12	14.60
iii.	Banks	444.09	106.00	0	5.62	332.47
iv.	Private Corporate	545.73	407.60	0	186.27	133.11
v.	Subsidiaries/ Joint Ventures	0.65	0.65	0	0.65	0.65
vi.	Others	8.39	7.89	0	0	7.89
vii.	Provision held towards depreciation (including NPA)	-49.11				
	<b>Total *</b>	<b>6666.77</b>				

Note: (1) \* Total under column 3 should tally with the total of Investments included under the following categories in Schedule 8 to the balance sheet:

- a) Shares
- b) Debentures & Bonds
- c) Subsidiaries / joint ventures
- d) Others

(2) Amounts reported under column 4, 5, 6 and 7 above may not be mutually exclusive.

4.5 **Movement of Non Performing Non SLR Investments**

(Rupees in crore)

Particulars	2016-17	2015-16
Opening balance	56.26	53.91
Additions during the year	0.94	36.57
Reductions during the year	26.35	34.22
Closing balance	30.85	56.26
<b>Total Provisions held</b>	<b>24.43</b>	<b>43.06</b>

4.6 **Derivatives**

Bank has not entered into any derivative transactions (Forward rate agreement/Interest Rate Swap/ Exchange Traded Interest Rate Derivatives) during the year 2016-17. Accordingly, qualitative and quantitative disclosures under RBI guidelines with respect to derivative transactions are not required.

4.7 **Restructured / Rescheduled / Renegotiated - Investments during the year**

(Rupees in crore)

Particulars	2016-17	2015-16
Standard assets subjected to restructuring etc.	Nil	Nil
Sub-standard assets subjected to restructuring etc.	Nil	Nil
Doubtful assets subjected to restructuring etc.	Nil	Nil
<b>Total amount of assets subjected to restructuring etc.</b>	<b>Nil</b>	<b>Nil</b>

- 4.8 During the year, the Bank shifted securities worth Rs. 916 crore (face value) from “Held till Maturity” to “Available for Sale Category”.
- 4.9 The value of shifting/ sales from HTM category during the year does not exceed 5% of the book value of investments held in HTM category at the beginning of the year.

## 5. Asset Quality

### 5.1. Non-Performing Assets

(Rupees in crore)

Items		2016-17	2015-16
(i)	Net NPAs to Net Advances (%)	7.51	4.62
(ii)	Provisioning Coverage Ratio (PCR) (%)	46.69	48.26
(iii)	<b>Movement of Gross NPAs</b>		
	(a) Opening Balance	4229.05	3082.19
	(b) Additions during the year	2900.06	1959.92
	(c) Reductions during the year	831.52	813.06
	(d) <b>Closing balance</b>	<b>6297.59</b>	<b>4229.05</b>
(iv)	<b>Movement of Net NPAs</b>		
	(a) Opening Balance	2949.47	2266.00
	(b) Additions during the year	2381.90	1557.02
	(c) Reductions during the year	956.29	873.55
	(d) <b>Closing balance</b>	<b>4375.08</b>	<b>2949.47</b>
(v)	<b>Movement of provisions for NPAs</b> (excluding provisions on standard assets)		
	(a) Opening Balance	1266.71	792.02
	(b) Add: provisions made during the year	1135.20	854.74
	(c) Less: write off, write back of excess provisions	518.98	380.05
	(d) <b>Closing balance</b>	<b>1882.93</b>	<b>1266.71</b>

- 5.2 DICGC / CGTMSE/ ECGC claim eligible, lodged and re-lodged have been considered as security for provisioning on advances on the basis that such claims are valid / realizable.

### 5.3 Divergence in Asset Classification and Provisioning for NPAs

(Rs in thousands)

Sr.	Particulars	Amount
1	Gross NPAs as on March 31, 2016* as reported by the bank	42290504
2	Gross NPAs as on March 31, 2016 as assessed by RBI	47676504
3	Divergence in Gross NPAs (2-1)	5386000
4	Net NPAs as on March 31, 2016 as reported by the bank	29494684
5	Net NPAs as on March 31, 2016 as assessed by RBI	32541684
6	Divergence in Net NPAs (5-4)	3047000
7	Provisions for NPAs as on March 31, 2016 as reported by the bank	12667109
8	Provisions for NPAs as on March 31, 2016 as assessed by RBI	15006109
9	Divergence in provisioning (8-7)	2339000
10	Reported Net Profit after Tax (PAT) for the year ended March 31, 2016	3359724
11	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2016 after taking into account the divergence in provisioning	1020724
* March 31, 2016 is the close of the reference period in respect of which divergences were assessed		

## 5.4 Details of Accounts Restructured:

STATEMENT OF DISCLOSURE OF RESTRUCTURED ACCOUNTS AS ON 31.03.2016

(Amount in crores)																							
Sl.	Type of Restructuring →		Under CDR Mechanism					Under SME Debt Restructuring Mechanism					Others					TOTAL					
	Asset Classification →		Std.	Sub-Std.	Doubt-ful	Loss	Total	Std.	Sub-Std.	Doubt-ful	Loss	Total	Std.	Sub-Std.	Doubt-ful	Loss	Total	Std.	Sub-Std.	Doubt-ful	Loss	Total	
	Details ↓																						
1	Restructured Accounts as on April 1 of the FY (Opening figures)*		No. of Borrower	6		1		7	103				103	127				127	236		1		237
			Amt.O/s	565.01		21.48		586.49	34.66				34.66	3418.21				3418.21	4017.88		21.48		4039.36
			Prov. thereon	32.45		1.13		33.58	2.42				2.42	188.08				188.08	222.95		1.13		224.08
2	Fresh Restructuring during the year		No. of Borrower										4				4	4				4	
			Amt.O/s											352.91				352.91	352.91				352.91
			Prov. thereon											17.51				17.51	17.51				17.51
3	Upgradations to restructured Std. Category during the FY		No. of Borrower																				
			Amt.O/s																				
			Prov. thereon																				
4	Restructured Std. Adv. which cease to attract higher prov. And/or additional risk weight at the end of the FY and hence need not be shown as restructured Std. Advances at the beginning of the next FY		No. of Borrower					59				59	83				83	142				142	
			Amt.O/s						6.36				6.36	151.33				151.33	157.69				157.69
			Prov. thereon						0.11				0.11	0.08				0.08	0.19				0.19
5	Down-gradations of restructured accounts during the FY		No. of Borrower(-)	4		1		5	25			25	23				23	52		1		53	
			Amt.O/s (-)	545.24		19.93		565.17	7.23				7.23	496.31				496.31	1048.78		19.93		1068.71
			Prov. Thereon (-)	144.78		7.97		152.75	1.09				1.09	83.43				83.43	229.30		7.97		237.27
6	Write-offs of Restructured accounts during the FY		No. of Borrower					15			15	7				7	22					22	
			Amt.O/s (-)	-57.88		1.55		-56.33	3.84				3.84	1731.72				1731.72	1677.68		1.55		1679.23
7	Restructured accounts as on Mar'31 of the FY (Closing figures*)		No. of Borrower	2				2	4			4	18				18	24				24	
			Amt.O/s	77.65				77.65	17.23				17.23	1391.76				1391.76	1486.64				1486.64
			Prov. thereon	10.41				10.41	1.31				1.31	131.68				131.68	143.40				143.40

### 5.5 Application of Flexible Structuring to Existing Loans

(Amt. in INR Crore)

Period	No. of Borrowers taken up for flexibly structuring	Amount of loans taken up for flexible structuring		Exposure weighted average duration of loans taken up for flexible structuring	
		Classified as Standard	Classified as NPA	Before applying flexile structuring	After applying flexible structuring
Previous Financial Year (2015-16)	9	785.46	761.54	8.72	19.34
Current Financial Year (2016-17)	2	271.16	-	10.77	18.74

### 5.6 Strategic Debt Restructuring Scheme (accounts which are currently under the stand-still period)

(Amt. in INR Crore)

No. of accounts where SDR has been invoked	Amount outstanding as on the reporting date		Amount outstanding as on the reporting date with respect to accounts where conversion of debt to equity is pending		Amount outstanding as on the reporting date with respect to accounts where conversion of debt to equity has taken place	
	Classified as Standard	Classified as NPA	Classified as Standard	Classified as NPA	Classified as Standard	Classified as NPA
3 (*)	233.21	-	-	-	233.21	-
1	-	110.17	-	110.17	-	-

(\*) Out of 3 accounts two accounts are also included in appendix AA-1 (flexible) in FY 2016-17.

### 5.7 Change in Ownership outside SDR Scheme

(Amt. in INR Crore)

No. of accounts where banks have decided to effect change in ownership	Amount outstanding as on the reporting date		Amount outstanding as on the reporting date with respect to accounts where conversion of debt to equity/invocation of pledge of equity shares is pending		Amount outstanding as on the reporting date with respect to accounts where conversion of debt to equity/invocation of pledge of equity shares has taken place		Amount outstanding as on the reporting date with respect to accounts where change in ownership is envisaged by issuance of fresh shares or sale of promoters equity	
	Classified as Standard	Classified as NPA	Classified as Standard	Classified as NPA	Classified as Standard	Classified as NPA	Classified as Standard	Classified as NPA
4	238.18	-	-	-	-	-	-	-

### 5.8 Scheme for Sustainable Structuring of Stressed Assets (S4A).

(Amt. in INR Crore)

No. of accounts where S4A has been applied	Aggregate amount outstanding	Amount outstanding		Provision held
		In Part A	In Part B	
Classified as Standard – 2 (*)	<b>289.78</b>			
Classified as NPA	-			

\* These accounts were also included in appendix AA-1 (flexible structuring) in FY 2015-16.

5.9 **Details of Financial Assets sold to Securitization / Reconstruction Companies for Asset Reconstruction**

**A. Details of Sales**

(Rupees in crore)

Item		2016-17	2015-16
(i)	Number of Accounts	Nil	Nil
(ii)	Aggregate Value (net of provisions) of accounts sold to SC/RC	Nil	Nil
(iii)	Aggregate consideration	Nil	Nil
(iv)	Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil
(v)	Aggregate gain/ loss over net book value	Nil	Nil

**B. Details of Book Value of Investments in Security Receipts**

(Rupees in crore)

Item		2016-17	2015-16
(i)	Backed by NPAs sold by the bank as underlying	0.00001	0.00001
(ii)	Backed by NPAs sold by other banks / financial institutions / non banking financial companies as underlying	-	-
Total		0.00001	0.00001

5.10 **Details of non-performing financial assets purchased / sold:**

**A. Details of non-performing financial assets purchased:**

(Rupees in crore)

Particulars			2016-17	2015-16
1.	(a)	No. of accounts purchased during the year	Nil	Nil
	(b)	Aggregate outstanding	Nil	Nil
2.	(a)	Of these, number of accounts restructured during the year	Nil	Nil
	(b)	Aggregate outstanding	Nil	Nil

**B. Details of non-performing financial assets sold:**

(Rupees in crore)

Particulars		2016-17	2015-16
1.	No. of accounts sold	Nil	Nil
2.	Aggregate outstanding	Nil	Nil
3.	Aggregate consideration received	Nil	Nil

5.11 **Provisions on Standard Assets**

(Rupees in crore)

Item		2016-17	2015-16
Provisions towards Standard Assets		375.87	466.25
Provision for Diminution in FV Restructured Standard Advances		45.62	94.43

5.12 **Provisioning pertaining to Fraud Accounts**

(Rs in Lakhs)

Year	No of Frauds Reported	Amount Involved	Provision made	Unamortized Amount	Unamortized Amount As on Date
2016-17*	16	17878.35	17876.29	Nil	Nil
2015-16#	12	13193.85	13066.72	Nil	Nil

\* Amount Recovered in 2016-17 - Rs 2.06

# Amount Recovered upto 31/03/2017 Rs 4.92

# Memoranda Interest included in Fraud Amount- Rs 122.21

6 **Business Ratios**

Items		2016-17	2015-16
(i)	Interest Income as a percentage to average working funds	8.17%	8.91%
(ii)	Non-Interest Income as a percentage to average working funds	0.58%	0.49%
(iii)	Operating Profit as a percentage to average working funds	1.24%	1.29%
(iv)	Return on Assets	0.20%	0.34%
(v)	Business [Deposits plus Advances] per employee (Rs. in crore)	15.34	16.20
(vi)	Profit per employee (Rs. in crore)	0.02	0.04

7. **Asset Liability Management**

**Maturity Pattern of Assets and Liabilities as on 31.03.2017:**

(Rupees in crore)

Maturity Pattern (Time Buckets)	Deposits	Loans & Advances	Investment s	Borrowings	Foreign Currency	
					Liabilities	Assets
1 day	4358.68	988.03	0	0.00	23.50	228.86
2 – 7 days	7495.43	1698.49	108.90	1199.43	2.87	13.83
8 – 14 days	3353.58	214.45	-	0.00	3.26	14.61
15 - 30 days	5142.02	294.87	-	0.00	13.47	45.70
31 days to 2 months	7122.20	830.36	-	0.00	22.28	69.25
Over 2 months & up to 3 months	5351.06	1072.02	31.00	0.00	10.48	66.82
Over 3 months & up to 6 months	11051.15	3282.42	30.10	0.00	28.44	33.68
Over 6 months & up to 1 year	12946.82	6014.54	751.98	0.00	54.67	18.16
Over 1 year & up to 3 years	13638.52	10571.94	4704.98	84.00	216.61	0
Over 3 years & up to 5 years	7675.98	12877.55	2600.96	0.00	12.09	192.60
Over 5 years	7404.72	20489.86	19720.59	0.00	0	0
<b>Total</b>	<b>85540.16</b>	<b>58334.53</b>	<b>27948.51</b>	<b>1283.43</b>	<b>387.67</b>	<b>683.50</b>

8. **Exposures :**

8.1 **Exposure to Real Estate Sector**

(Rupees in crore)

Category		31.03.2017	31.03.2016
1)	Direct Exposure		
(a)	Residential Mortgages		
i.	Lending fully secured by mortgages of residential property that is or will be occupied by the borrower or that is rented	4660.22	4054.43
ii.	Individual housing loans eligible for inclusion in priority sector advances	3610.07	3303.84
(b)	Commercial Real Estate		

		Lending secured by mortgages of commercial real estates (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc) Exposure would also include non fund based (NFB) limits;	4623.82	3441.81
	(c)	Investments in Mortgage Backed Securities (MBS) and other securitized exposures	NIL	NIL
	a.	Residential	NIL	NIL
	b.	Commercial Real Estate	NIL	NIL
2)		Indirect Exposure [Fund based and Non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)]	4549.34*	5378.66*
<b>Total Exposure to Real Estate Sector</b>			<b>13833.38</b>	<b>12874.91</b>

\* includes Rs. 529.81 crore by way of Investment in NHB & Housing Finance Companies.

## 8.2 Exposure to Capital Market

(Rupees in crore)

Items		31.03.2017	31.03.2016
1.	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity-oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	90.82	94.77
2.	Advances against shares/ bonds/ debentures or other securities or on clean basis to individuals for investment in shares (including IPOs/ ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual funds;	NIL	NIL
3.	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	NIL	NIL
4.	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares/ convertible bonds/ convertible debentures/ units of equity oriented mutual funds does not fully cover the advances;	NIL	NIL
5.	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	7.28	9.60
6.	Loans sanctioned to corporates against the security of shares/ bonds/ debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	NIL	NIL
7.	Bridge loans to companies against expected equity flows/ issues;	NIL	NIL
8.	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	NIL	NIL
9.	Financing to stockbrokers for margin trading;	NIL	NIL
10.	All exposures to Venture Capital Funds (both registered and unregistered)	7.88	8.96
<b>Total Exposure to Capital Market</b>		<b>105.98</b>	<b>113.33</b>

### 8.3 Risk Category wise Country Exposure

The net country-wise funded exposure of the Bank in respect of Foreign Exchange Transactions in respect of each country is within 1% of the total assets of the Bank. Hence, no provision is required as per RBI guidelines.

### 8.4 Details of Single Borrower Limit (SGL), Group Borrower Limit (GBL) exceeded by the Bank

During the year 2016-17, the Bank has not exceeded the prudential exposure limits set by RBI to single borrower/ group borrower, except in the following case, which has been approved by the Board:

Sl. No.	Name of the Borrower	Maximum Limit during the year	Exposure (%) as on	Limit / Liability as on 31.03.17	Exposure (%) (of capital fund of Rs.6395 Cr.)
1.	Yes Bank-IBPC (SGL)- Sep,2016	2000.00	31.27	NIL	
2.	Yes Bank – Dec. 2016	2000.00	31.27	1153.38	18.04
3.	Yes Bank – IBPC (SGL) – Jan, 2017	2000.00	31.27	1160.13	18.14
4.	Yes Bank – IBPC (SGL) – Mar,2017	2000.00	31.27	717.03	11.21
5	IL&FS Group (GBL) – Sep, 2016	2850.00	44.57	2707.37	42.34
6.	IL&FS Group (GBL) – Jan,2017				

### 8.5 Unsecured Advances against Intangible Collaterals

(Rs. in crore)

Particulars	As on 31.03.2017	As on 31.03.2016
Total Advances against intangible securities such as charge over the rights, licenses, authority etc.	224.31	284.87
Estimated Value of intangible collateral such as charge over the rights, licenses, authority etc.	128.50	284.87

### 8.6 Inter-Bank-Participation Certificate (IBPC)

In terms of RBI Guidelines DBOD No. BP.BC.57/62-88 dated December 31, 1988, Inter-Bank-Participation Certificate (IBPC) of Rs. 3030.54 crore has been issued on risk sharing basis for maximum period of 180 days, thereby reducing the Bank's Total Advances as on 31.03.2017 to same extent.

### 9.1 Disclosure of Penalties imposed by Reserve Bank of India

(Rs. in crore)

	2016-17	2015-16
A. Penalty imposed by RBI on Bank	NIL	NIL
B. Strictures or Directions by RBI on the basis of adverse findings	NIL	NIL

### 9.2 Disclosure of Fees/ Remuneration Received in respect of Bancassurance Business

(Rs. In crore)

	2016-17	2015-16
A. Fee/ Remuneration from Life Insurance Business	0.98	1.21
B. Fee/ Remuneration from General Insurance Business	NIL	NIL
C. UTI Mutual Fund Business	0.12	0.15

## 10 Disclosure as per Accounting Standard (AS)

### 10.1 AS-5 Net Profit or Loss for the period, prior period items and changes in accounting policies

10.1.1 There are no material prior period items included in Profit & Loss Account required to be disclosed as per AS-5 read with RBI guidelines except those disclosed elsewhere in the notes.

### 10.2 AS-6 Depreciation Accounting

Break-up of total depreciation for each class of assets

Class of Assets	(Rs. In crore)	
	2016-17	2015-16
Premises	36.60	21.75
Other Fixed Assets	34.69	40.89
<b>Total</b>	<b>71.29</b>	<b>62.64</b>

### 10.3 AS-9 Revenue Recognition

10.3.1 Certain items of income are recognized on realization basis as disclosed at point no. 8 – “Revenue Recognition” of **Schedule 17 – Significant Accounting Policies**. However, in terms of RBI guidelines, the said income is not considered to be material.

### 10.4 AS 15 - Employees Benefit

10.4.1 Provisions for Pension, Gratuity, Leave Encashment and Other long term benefits have been made in accordance with the Revised Accounting Standard (AS - 15) issued by the ICAI.

10.4.2 The summarized position of post employment benefits recognized in the Profit & Loss A/c and Balance Sheet is as under:

#### 10.4.3 Changes in the Present value of the Obligation (Rs. in crore)

Particulars	Pension (Funded)		Gratuity (Funded)		Leave Encashment (funded)	
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16
Present Value of defined benefit obligation as at 1 <sup>st</sup> April	2727.92	2537.12	232.58	240.28	117.40	144.73
Interest cost	193.79	190.03	14.96	16.17	7.32	9.44
Current service cost	219.31	205.27	12.14	13.20	3.32	13.75
Benefits paid	(288.06)	(323.64)	(66.12)	(76.45)	(39.66)	(53.40)
Actuarial loss/ (gain) on obligations	188.14	119.14	36.69	39.39	17.49	2.88
Present value of defined Benefit obligation at 31 <sup>st</sup> March	3041.10	2727.92	230.25	232.58	105.87	117.40

#### 10.4.4 Changes in the Present Value of Plan Assets (Rs. in crore)

Particulars	Pension (Funded)		Gratuity (Funded)		Leave Encashment (funded)	
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16
Fair value of Plan Assets as at 1 <sup>st</sup> April	2580.72	2517.42	197.83	237.39	116.97	144.04
Expected return of Plan Assets	220.65	224.05	17.11	21.13	10.53	12.96
Contributions	345.42	166.44	58.07	17.89	16.25	13.19
Benefits paid	(288.06)	(323.64)	(66.12)	(76.45)	(39.66)	(53.40)
Actuarial gain/(loss)	122.27	(3.55)	1.75	(2.13)	0.77	0.18
Fair value of Plan Assets as at 31 <sup>st</sup> March	2981.00	2580.72	208.64	197.83	104.86	116.97
Actual return on Plan Assets	342.92	220.50	18.86	19.00	11.30	13.14

#### 10.4.5 Net Actuarial Loss/ (Gain)

(Rs. in crore)

Particulars	Pension (Funded)		Gratuity (Funded)		Leave Encashment (Funded)	
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16
Actuarial loss/(gain) on Obligation. (A)	188.14	119.14	36.69	39.39	17.49	2.89
Actuarial loss/(gain) on Plan Assets (B)	(122.27)	3.55	(1.75)	2.13	(0.77)	(0.17)
Net Actuarial loss/(gain)	65.87	122.69	34.94	41.52	16.72	2.72
Actuarial loss/(gain) recognized in the period	65.87	122.69	34.94	41.52	16.72	2.72
Unrecognized actuarial loss/ (Gain) at the end of the year	Nil	Nil	Nil	Nil	Nil	Nil

#### 10.4.6 Amount recognized in the Balance Sheet

(Rs. in crore)

Particulars	Pension (Funded)		Gratuity (Funded)		Leave Encashment (Funded)	
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16
Present value of defined benefit obligation as at 31 <sup>st</sup> March	3041.10	2727.92	230.25	232.58	105.87	117.40
Less:						
Fair value of Plan Assets as at 31 <sup>st</sup> March	2981.00	2580.72	208.64	197.83	104.86	116.97
Unfunded net Asset / (Liability) Recognized in the balance sheet	(60.10)	(147.20)	(21.61)	(34.75)	(1.01)	(0.43)
Higher Provisioning kept	Nil	Nil	Nil	Nil	Nil	(0.57)
Unfunded net Asset / (Liability) Recognized in the balance sheet	(60.10)	(147.20)	(21.61)	(34.75)	(1.01)	(1.00)

#### 10.4.7 Expenses recognized in the Profit & Loss Account

(Rs. in crore)

Particulars	Pension (Funded)		Gratuity (Funded)		Leave Encashment (Funded)	
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16
Current service cost	219.31	205.27	12.14	13.20	3.32	13.74
Interest cost	193.79	190.03	14.96	16.16	7.32	9.44
Expected return on plan assets	(220.65)	(224.05)	(17.11)	(21.13)	(10.53)	(12.96)
Net Actuarial (gain)/ loss recognized during the year	65.87	122.69	34.94	41.52	16.72	2.70
Net (benefit)/ expense	258.32	293.94	44.93	49.75	16.83	12.93

#### 10.4.8 Movements in the liability recognized in the Balance Sheet

(Rs. in crore)

Particulars	Pension (Funded)		Gratuity (Funded)		Leave Encashment (Funded)	
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16
Opening net Liability/(Asset)	147.20	19.70	34.75	2.89	1.00	0.69
Net benefit expense	258.32	293.94	44.93	49.75	16.83	12.93
Less: Contribution paid	345.42	166.44	58.07	17.89	16.25	13.19
Closing liability/(Asset)	60.10	147.20	21.61	34.75	1.58	0.43
Add: Higher Provisioning Kept/(Adjusted)	Nil	Nil	Nil	Nil	0.57	0.57
Closing liability/(Asset)	60.10	147.20	21.61	34.75	1.01	1.00

10.4.9 **Investment percentage maintained by the trust** (in %age)

Particulars	Pension (Funded)		Gratuity (Funded)		Leave Encashment (Funded)	
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16
Central Government Securities	14.84	14.82	1.56	3.08	Nil	Nil
State Government Securities	33.94	37.41	--	---	Nil	Nil
High Safety Bonds/TDRs	35.22	36.91	28.61	38.37	Nil	Nil
Other investments	16.00	10.86	69.83	58.55	100	100

10.4.10 **Principal Actuarial assumptions at the Balance Sheet date**

(in %age)

Particulars	Pension (Funded)		Gratuity (Funded)		Leave Encashment (Funded)	
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16
Discount rate	7.50	8.00	7.50	8.00	7.50	8.00
Expected rate of return on plan assets	8.55	8.90	8.65	8.90	9.00	9.00
Rate of escalation in salary	5.00	5.00	5.00	5.00	5.00	5.00
Attrition rate	1.00	1.00	1.00	1.00	1.00	1.00
Method used	PUC	PUC	PUC	PUC	PUC	PUC

10.4.11 **Basis of Actuarial Assumptions considered**

Particulars	Basis of assumption
Discount rate	Discount rate has been determined by reference to market yield on the balance sheet date on Government Bonds of term consistent with estimated term of the obligation.
Expected rate of return on plan assets	The expected return on Plan assets is based on market expectation, at the beginning of the period, for returns over the entire life of the related obligation.
Rate of escalation in salary	The estimates of future salary increases considered in actuarial valuation take account of inflation, seniority, promotion, and other relevant factor, such as supply and demand in employee market.
Attrition rate	Attrition rate has been determined by reference to past and expected future experience and includes all type of withdrawals other than death but including those due to disability.

10.4.12 **Other long term employee benefit (Non funded)**

(Rs. in crore)

Particulars	LTC/LFC Encashment *		Silver jubilee Bonus		Medical Benefits *		Retirement Gifts	
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16
Present Value of Obligation	6.90	8.69	1.07	0.88	0.61	0.60	1.70	2.01
Transitional Liability	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Transitional liability recognized during the year	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Unrecognized transitional liability	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Higher Provisioning kept	NIL	NIL	NIL	0.09	NIL	NIL	NIL	NIL
Liability recognized in the Balance Sheet	6.90	8.69	1.07	0.97	0.61	0.60	1.70	2.01

\* As assessed by the management

10.5 AS 17 – Segment Reporting:

Part A : Business Segment :

(Rs. in Lacs)

Particulars	Year ended	Year ended
	31.03.17 (Audited)	31.03.16 (Audited)
<b>1. Segment Revenue</b>		
a) Treasury	251756	203663
b) Corporate/ Wholesale Banking	411907	507528
c) Retail Banking	211324	210955
d) Other Banking Operations	110	136
<b>Total</b>	<b>875097</b>	<b>922282</b>
<b>2. Segment Result</b>		
a) Treasury	63110	28167
b) Corporate/ Wholesale Banking	64874	91298
c) Retail Banking	33283	37948
d) Other Banking Operations	110	136
<b>Total</b>	<b>161377</b>	<b>157549</b>
3. Unallocated Expenses	37189	30560
<b>4. Operating Profit</b>	<b>124188</b>	<b>126989</b>
5. Provisions & Contingencies	99141	77149
6. Income Tax	4939	16243
7. Extra Ordinary Profit/ Loss	0	0
<b>8. Net Profit</b>	<b>20108</b>	<b>33597</b>
<b>Other Information:</b>		
<b>9. Segment Assets</b>		
a) Treasury	2837592	2810883
b) Corporate/ Wholesale Banking	4473607	5212326
c) Retail Banking	2295139	2166510
d) Other Banking Operations	0	0
e) Unallocated Assets	58006	68423
<b>Total Assets</b>	<b>9664344</b>	<b>10258142</b>
<b>10. Segment Liabilities</b>		
a) Treasury	2671952	2657699
b) Corporate/ Wholesale Banking	4212468	4928270
c) Retail Banking	2161164	2048442
d) Other Banking Operations	0	0
e) Unallocated Liabilities	4513	26709
<b>Total Liabilities</b>	<b>9050097</b>	<b>9661120</b>

Note: For the purpose of segment reporting in terms of AS-17 of ICAI and as prescribed in RBI guidelines, the business of the Bank has been classified into four segments i.e. a) Treasury Operations, b) Corporate/Wholesale Banking, c) Retail Banking and d) Other Banking Operations.

Segmental Revenue, Results, Assets & Liabilities in respect of Corporate / Wholesale and Retail Banking segment have been bifurcated on the basis of exposure to these segments.

Assets & Liabilities wherever directly related to segments have been accordingly allocated to segments and wherever not directly related have been allocated on the basis of pro-rata segment revenue.

**Part B : Geographical Segment :**

Since the Bank does not have any overseas branch, reporting under Geographic Segment is not applicable.

**10.6 AS 18 – Related Party Disclosures**

**Key Managerial Personnel:**

(i) Mr. Jatinderbir Singh	Chairman and Managing Director w.e.f. 04.02.2014
(ii) Mr. Mukesh Kumar Jain	Executive Director w.e.f. 05.08.2013
(iii) Mr. Arvind Kumar Jain	Executive Director w.e.f. 15.12.2015 & retired on 31.01.2017
(iv) Mr. Fareed Ahmed	Executive Director w.e.f. 17.02.2017

**a) Remuneration Paid to Key management personnel :**

**(Rs. in lacs)**

<b>Name and Designation</b>	<b>2016-17</b>	<b>2015-16</b>
Mr. Jatinderbir Singh, Chairman & Managing Director	28.02	20.88
Mr. Mukesh Kumar Jain, Executive Director	23.61	17.87
Mr. Arvind Kumar Jain, Executive Director	19.33	5.05
Mr. Fareed Ahmed	2.57	-

**b) Loans granted to Key Managerial Personnel & their relatives:**

<b>Particulars</b>	<b>As on 31.03.2017</b>	<b>As on 31.03.2016</b>
Loans outstanding	NIL	NIL

**c) Name of Related Party                      Satluj Gramin Bank (An Associate)**

Para 9 of AS 18 - Related Party Disclosures exempts state controlled enterprises from making any disclosures pertaining to their transactions with other related parties which are also state controlled. Hence, the transactions with the associated bank have not been disclosed.

**10.7 AS 20 - Earning Per Share**

**(Rs. in crore)**

<b>Particulars</b>	<b>2016-17</b>	<b>2015-16</b>
Net Profit After tax available for equity Shareholders	201.08	335.97
Weighted Average Number of Equity Shares in crore	40.04	40.04
Basic and Diluted Earnings per Share (Rs.)	5.02	8.39
Nominal Value per Share (Rs.)	10.00	10.00

## 10.8 AS 21 – Consolidated Financial Statement

The Bank does not have any subsidiary and as such AS 21 is not applicable.

## 10.9 AS 22 – Accounting for Taxes on Income

10.9.1 The Bank has accounted for Income Tax in compliance with Accounting Standard-22 'Accounting for taxes on Income' issued by ICAI.

10.9.2 Major components of deferred tax assets/liabilities are as under:

(Rupees in crore)

Head	Deferred Tax Assets		Deferred Tax Liabilities	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
1 Depreciation on Fixed Assets	Nil	Nil	0.23	1.95
2 Interest accrued but not due on securities	Nil	Nil	Nil	172.08
3 Special Reserve u/s 36(1)(viii)	Nil	Nil	51.75	26.73
4 Provision for NPA on Investments	8.45	Nil	Nil	Nil
5 Provision for Bad & Doubtful Debts (NPAs)	250.31	Nil	Nil	Nil
6 Provision for diminution in FV of Restructured Standard Assets	15.79			
<b>Total</b>	<b>274.55</b>	<b>Nil</b>	<b>51.98</b>	<b>200.76</b>

10.9.3 The difference between scrip-wise and category-wise valuation of securities to the tune of Rs.1009 crore has been taken into account for arriving at the current tax provisions so as to comply with the provisions of Income Tax Disclosure Standards (ICDS).

10.9.4 Provision for Income Tax and Deferred Tax held by the Bank is considered adequate taking into account the opinion of legal experts and favorable judicial pronouncements.

10.9.5 No provision has been considered necessary in respect of disputed demands of Income and Interest Tax aggregating to Rs.84.86 crore (Previous year Rs.257.41 crore) in view of decisions of appellate authorities / judicial pronouncements / opinions of legal experts.

10.9.6 Based on the opinion of tax expert, the bank has claimed the deduction under section 36(1)(vii) of the Income Tax Act, 1961 in respect of write off of non-rural advances of Rs.487.40 crore (previous year Rs.332.04 crore) without adjusting the same with the unexhausted provision outstanding under section 36(1)(vii) of the Income Tax Act, 1961 holding that proviso read with Explanation-2 to section 36(1)(vii) is not applicable to the bad debts written off of non-rural advances.

## 10.10 AS 23 – Accounting for Investments in Associates in consolidated Financial Statements

The Bank does not have any subsidiary and as such AS 23 is not applicable.

## 10.11 AS 26 – Intangible Assets

The application software in use in the Bank has been developed in house and has evolved over a period of time. Hence, the costs of software is essentially part of Bank's operational expenses like wages etc. and as such are charged to the respective heads of expenditure in the Profit and Loss Account.

## 10.12 Accounting Standard 28 - Impairment of Assets

Fixed Assets possessed by Bank are treated as 'Corporate Assets' and not 'Cash Generating Units' as defined by AS-28. In the opinion of the Management, there is no impairment of the 'Fixed Assets' of material amount as of 31.03.2017, requiring recognition in terms of AS-28 issued by the ICAI. The impairment of other assets has been provided for as per Prudential Norms prescribed by the Reserve Bank of India.

## 10.13 Accounting Standard 29 - Provisions, Contingent Liability and Contingent Assets

10.13.1 As per AS-29 - Provisions, Contingent Liabilities and Contingent Assets, issued by the Institute of Chartered Accountants of India, the Bank recognizes no provision for -

- a) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank, or
- b) Any present obligation from the past events but is not recognized because
  - It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
  - A reliable estimate of the amount of obligation cannot be made.

Such obligations are recorded as contingent liabilities. These are assessed continually and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made.

Contingent Assets are not recognized in the financial statements since this may result in the recognition of income that may never be realized.

### 10.13.2 Movement of Provision against Contingent Liabilities: (Rs. in crore)

Particulars	Opening Balance		Additions during the year		Reduction during the year		Closing Balance	
	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16	2016-17	2015-16
Claims against the Bank not acknowledged as Debt	26.42	26.75	0.00	0.64	0.80	0.97	27.22	26.42
Invoked Bank Guarantees	0.06	0.06	1.47	0	0	0	1.53	0.06
L.C Devolved	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

10.13.3 Movement of other significant provisions has been disclosed at the appropriate places in the Notes forming part of the accounts.

### 11.1. Additional disclosures:

(Rupees in crore)

Break up of 'Provisions & Contingencies' shown under the head Expenditure in Profit & Loss Account	2016-17	2015-16
Provision for Non Performing Advances	1106.33	807.08
Provision for Standard Assets	-90.38	-29.78
Provision for diminution in FV Restructured (Standard)	-48.81	-39.79
Provision for Non Performing Investments	0.34	31.90
Provision for Depreciation in the value of Investments	19.38	0.47
Other Provisions	4.54	1.61

<b>Provision for Taxation:</b>		
Current Tax	274.59	234.79
Deferred Tax	-423.33	99.34
Wealth Tax	0.00	0.00
MAT Credit Entitlement	203.96	-171.70
Others	-5.83	0.00
<b>Total</b>	<b>1040.79</b>	<b>933.92</b>

11.2 **Movement of Floating Provisions** (Rupees. in crore)

	<b>2016-17</b>	<b>2015-16</b>
Opening Balance	Nil	Nil
Additions during the year	Nil	Nil
Draw down during the year	Nil	Nil
Closing Balance	Nil	Nil

11.3 **Draw down from Reserve**

A sum of Rs. NIL lacs (previous year Rs.1,04,099.13) has been drawn from the General Reserve on account of payment to the claimant of old entries.

11.4 **Customer's Complaints:**

		<b>2016-17</b>	<b>2015-16</b>
a)	No. of Complaints pending at the beginning of the year	102	93
b)	No. of Complaints received during the year	4437	1569
c)	No. of Complaints redressed during the year	4453	1560
d)	No. of Complaints pending at the end of the year	86	102

11.5 **Awards Passed by the Banking Ombudsman:**

		<b>2016-17</b>	<b>2015-16</b>
a)	No. of unimplemented Awards at the beginning of the year	1	1
b)	No. of Awards passed by Banking Ombudsman during the year	Nil	Nil
c)	No. of Awards implemented during the year	Nil	Nil
d)	No. of unimplemented Awards pending at the end of the year	1	1

11.6 **Concentration of Deposits, Advances, Exposures and NPAs**

11.6.1 **Concentration of Deposits**

(Rupees. In crore)

	<b>31.03.2017</b>	<b>31.03.2016</b>
Total Deposits of twenty largest depositors	21078.67	18740.92
Percentage of Deposits of twenty largest depositors to Total Deposits	24.64%	20.54%

### 11.6.2 Concentration of Advances

(Rupees. in crore)

	31.03.2017	31.03.2016
Total Advances to twenty largest borrowers	12051.53	13228.12
Percentage of Advances to twenty largest borrowers to Total Advances	20.00%	20.26%

### 11.6.3 Concentration of Exposures

(Rupees. in crore)

	31.03.2017	31.03.2016
Total Exposure to twenty largest borrowers/ customers	13843.14	14818.01
Percentage of Exposure to twenty largest borrowers/ customers to Total Exposure of the bank on borrowers/ customers	16.87%	18.73%

### 11.6.4 Concentration of NPAs

(Rupees. in crore)

	31.03.2017	31.03.2016
Total Exposure to top four NPA Accounts	1192.88	908.90

### 11.7

Sl. No.	Sector*	31.03.2016			31.03.2017		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
<b>A</b>	<b>Priority Sector</b>						
1	Agriculture and allied activities	8790.71	429.7	4.89%	9120.67	612.26	6.71%
2	Advances to industries sector eligible as priority sector lending	3333.72	782.36	23.47%	3168.13	741.65	23.41%
3	Services	5029.9	623.11	12.39%	4922.68	634.06	12.88%
4	Personal loans	4375.58	225.69	5.16%	4918.96	303.97	6.18%
	Sub-total (A)	21529.91	2060.86	9.57%	22130.44	2291.94	10.36%
<b>B</b>	<b>Non Priority Sector</b>						
1	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
2	Industry	19736.28	1724.5	8.74%	17566.98	3191.41	18.17%
3	Services	21989.88	358	1.63%	18214.45	678.70	3.73%
4	Personal loans	2021.15	85.7	4.24%	2351.21	135.54	5.76%
	Sub-total (B)	43747.31	2168.2	4.96%	38132.64	4005.65	10.50%
	Total (A+B)	65277.22	4229.06	6.48%	60263.08	6297.59	10.45%

\*Banks may also disclose in the format above, sub sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it should disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

11.8 **Movement of NPAs**

(Rupees. in crore)

<b>Particulars</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Gross NPAs as on 1 <sup>st</sup> April (Opening Balance)	4229.05	3082.19
Additions (Fresh NPAs) during the year	2900.06	1959.92
<b>Sub-total (A)</b>	<b>7129.11</b>	<b>5042.11</b>
Less: (i) Up-gradations	151.00	260.27
(ii) Recoveries (excluding recoveries made from up-graded accounts)	189.88	217.42
(iii) Technical/ Prudential Write-offs	490.64	335.37
(iv) Write-offs other than those under (iii) above	0.00	0.00
<b>Sub-total (B)</b>	<b>831.52</b>	<b>813.06</b>
<b>Gross NPAs as on 31<sup>st</sup> March (closing balance) (A-B)</b>	<b>6297.59</b>	<b>4229.05</b>

<b>Particulars</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Opening balance of Technical / Prudential written-off accounts as at April 1	1471.48	1178.30
Add : Technical / Prudential write-offs during the year	490.64	335.37
Sub-total (A)	1962.12	1513.67
Less : Recoveries made from previously technical / prudential written-off accounts during the year (B)	52.49	42.19
<b>Closing balance as at March 31 (A-B)</b>	<b>1909.63</b>	<b>1471.48</b>

11.9 **Overseas Assets, NPAs and Revenue**

(Rupees. in Crores)

<b>Particulars</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Total Assets	193.98	231.39
Total NPAs	0	0
Total Revenue	2.22	0.90

11.10 **Off-Balance Sheet SPVs sponsored**

(Rupees. in crore)

<b>Name of the SPV sponsored</b>			
<b>Domestic</b>		<b>Overseas</b>	
<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
NIL	NIL	NIL	NIL

11.11 **Intra-Group Exposures**

<b>S.No.</b>	<b>Particulars</b>	<b>31.03.2017</b>		<b>31.03.2016</b>	
		Sanc Loan/limit	Balance O/s	Sanc Loan/limit	Balance O/s
(a)	Total amount of intra-group exposures	34.01	24.35	11.68	0.03
(b)	Total amount of top-20 intra-group exposures	34.01	24.35	11.68	0.03
(c)	Percentage of intra-group exposures to total exposure of the bank on borrowers / customers	0.04	0.03	0.02	0.00
(d)	Details of breach of limits on intra-group exposures and regulatory action thereon, if any.	NIL	NIL	NIL	NIL

11.12 **Transfers to Depositor Education and Awareness Fund (DEAF)**

(Rupees. in crore)

<b>Particulars</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Opening balance of amounts transferred to DEAF	127.26	96.61
Add : Amounts transferred to DEAF during the year	12.40	30.65
Less : Amounts reimbursed by DEAF towards claims	3.01 *	Nil
Closing balance of amounts transferred to DEAF	136.65	127.26

\* Principal Amount

11.13	During the year, in terms of RBI Circular No. DBOD.No. BP.BC.85/21.06.200/2013-14 dt. 15.01.2014, the Bank has provided an amount of Rs.0.46 cr. (Previous Year Rs.1.07 cr.) towards Unhedged Foreign currency Exposure Based on the details furnished by the constituents.
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## 12 Liquidity Coverage Ratio

(Rs. In Crore)

		30.06.2016		30.09.2016		31.12.2016		31.03.2017	
		Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>High Quality Liquid Assets</b>									
1	Total High Quality Liquid Assets		1520210.77		1674904.61		1941706.09		1742061.19
<b>Cash Outflows</b>									
2	Retail deposits and deposits from small business customers, of which	4162677.71	415410.96	4271076.52	426219.69	4596924.25	458618.79	4887580.06	487165.08
(i)	Stable Deposits	17136.12	856.81	17759.20	887.96	21472.64	1073.63	31858.49	1592.92
(ii)	Less stable deposits	4145541.59	414554.16	4253317.32	425331.73	4575451.61	457545.16	4855721.57	485572.16
3	Unsecured wholesale funding of which	3395867.29	1447773.41	3315576.54	1453118.58	3114081.55	1439944.03	3052835.12	1360322.19
(i)	Operational Deposits (all counterparties)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	Non -operational deposits (all counterparties)	3395867.29	1447773.41	3315576.54	1453118.58	3114081.55	1439944.03	3052835.12	1360322.19
(iii)	Unsecured debt	0.00	0.00	0.00	0.00			0.00	0.00
4	Secured wholesale funding		0.00		0.00		0.00		0.00
5	Additional requirements, of which	628385.75	81849.91	660752.76	78362.82	733427.78	87251.43	735521.28	86631.80
(i)	Outflows related to derivative exposures and other collateral requirements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	Outflows related to loss of funding on debt product	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	628385.75	81849.91	660752.76	78362.82	733427.78	87251.43	735521.28	86631.80
6	Other contractual funding obligations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Other contingent funding obligations	466233.86	13990.42	467288.57	14021.99	453675.38	13612.81	499683.90	14993.07
8	Total Cash Outflows		1959024.70		1971723.08		1999427.06		1949112.14
<b>Cash Inflows</b>		0.00	0.00	0.00	0.00			0.00	0.00
9	Secured lending (e.g.reverse repos)	13333.33	6666.67	43283.33	10000.00	99666.67	4166.67	31866.67	0.00
10	Inflows from fully performing exposures	22562.66	17743.16	40732.60	28614.98	68836.69	46888.72	167084.45	96945.68
11	Other Cash Inflows	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	Total Cash Inflows	35895.99	24409.83	84015.93	38614.98	168503.36	51055.38	198951.12	96945.68
13	TOTAL HQLA		1520210.77		1674904.61		1941706.09		1742061.19
14	Total Net Cash Outflows		1934614.87		1933108.10		1948371.68		1852166.46
15	Liquidity Coverage Ratio(%)		78.58		86.64		99.66		94.06

13. **Disclosures in Terms of MSMED Act 2006**

Details of information relating to purchase of moveable property from Micro and Small Enterprises:

S. No.	Particulars	2016-17		2015-16	
		Principal Amount	Interest	Principal Amount	Interest
1	The principal amount and the interest due thereon (to be shown separately) remaining unpaid to any supplier.	NIL	NIL	NIL	NIL
2	The amount of interest paid by the buyer in terms of section 16 of the MSMED Act, along with the amount of the payment made to the supplier beyond the appointed day during the year.	NIL	NIL	NIL	NIL
3	The amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under this Act;	NIL	NIL	NIL	NIL
4	The amount of interest accrued and remaining unpaid.	NIL	NIL	NIL	NIL
5	The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise , for the purpose of disallowance as a deductible expenditure under section 23 of the Act.	NIL	NIL	NIL	NIL

14. The figures of the previous year have been re-grouped / re-arranged wherever necessary except where information was not available.