

DISCLOSURES UNDER PILLAR-III (MARKET DISCIPLINE) AS ON 30.09.2009

TABLE DF-1

SCOPE OF APPLICATION

Quantitative Disclosures:

As the Bank has no subsidiaries, this disclosure is not applicable

TABLE DF-2

CAPITAL STRUCTURE:

Quantitative Disclosures:

(Rs. in Crores)

(b) Tier-I Capital	:	3091.20
• Paid-up Share Capital	:	274.75
• Reserves	:	3049.47
• Innovative Instruments (only total)	:	-----
• Other Capital Instrument (only total)	:	-----
• Amt deducted from Tier-I Cap (if any-total)	:	232.84
• Less 50% of investment in RRB	:	0.18
(c) Tier -II Capital	:	2390.09
[refer (d) and (e) below]		
• Less 50% of investment in RRB	:	0.17
Total Eligible Tier – II Capital (Net of deduction)	:	
2389.92		
(c.i) Total Tier- 3 Capital (if any)	:	-----
(d) Debt Capital Instruments eligible for inclusion in Upper Tier-2 capital:		
• Total Amount outstanding	:	Rs. 1451.60
• Of which Amount raised during Current year	:	Rs. -----
• Amount eligible to be reckoned as Capital	:	Rs. 1451.60
(e) Subordinated Debt eligible for inclusion in Lower Tier-2 Capital:		
• Total Amount Outstanding	:	Rs. 750.00
• Of which Amount raised during current year	:	Rs. -----
• Amount eligible to be reckoned as Capital	:	Rs. 750.00
(f) Other Deductions from Capital, if any	:	Rs. NIL
(g) Total Eligible Capital (excluding what is deducted from Tier I Capital)	:	Rs. 5481.12

[Should equal Total of (b), (c) and (c.i) minus (f) if any.]

TABLE DF-3**CAPITAL ADEQUACY**Quantitative Disclosures:

(Rs. in Crores)

(b) Capital requirements for credit risk:			
<input type="checkbox"/> Portfolios subject to standardised approach	:	3347.67	
<input type="checkbox"/> Securitisation exposures	:	----	
(c) Capital requirements for market risk:			
<input type="checkbox"/> Standardised duration approach	:	147.51	
(d) Capital requirements for operational risk:			
<input type="checkbox"/> Basic indicator approach	:	233.78	
<u>Total Capital Requirement at Regulatory minimum level of 9%</u>	:		
(e) Total and Tier-I capital adequacy ratio	:	Total CAR	
12.77%			
(At capital level of Rs.5462.83 cr and Tier-I	CAR	(Tier-I):	
7.20%			
capital of Rs.2978.40 cr as per Table 2 above)			

TABLE DF-4**CREDIT RISK: GENERAL DISCLOSURES: (INCLUDING EQUITIES):**Quantitative Disclosures:

b) Total Gross Credit Exposures (Fund-Based and Non-Fund based separately),

(Rs. in Crores)

EXPOSURE		AMOUNT	TOTAL
FUND-BASED	LOANS & ADVANCES	42920	46277
	OTHERS (SPECIFY), if any	3357	
NON-FUND-BASED	LCs, BGs, etc.	10022	26727
	FORWARD CONTRACTS etc.	12823	
	OTHERS (specify)	3882	
INVESTMENTS (Banking Book only)		12492	12492
GRAND TOTAL OF CREDIT RISK EXPOSURE			85496

c) Geographic Distribution of Credit Risk Exposure:

- DOMESTIC : Rs. 85496
- OVERSEAS : Rs. NIL

d) Industry Type Distribution of Exposures- Fund-based and Non-Fund-based:

As per Annexure I and II

(e & f) Residual Contractual Maturity Break Down of Assets

As per Annexure-III

	(Rs. in Crores)
(g) Amount of Gross NPAs	Rs. 888.23
• Substandard	Rs. 521.70
• Doubtful- 1	Rs. 104.01
• Doubtful-2	Rs. 168.68
• Doubtful-3	Rs. 41.15
• Loss	Rs. 52.69
(h) Net NPAs	Rs. 522.92
(i) NPA Ratios	
• Gross NPA to Gross Advances	: 2.07%
• Net NPA to Net Advances	: 1.23%
(j) Movement of NPAs (Gross)	
• Opening Gross NPA	Rs. 573.90
• Additions to Gross NPAs	Rs. 600.14
• Reductions to Gross NPAs	Rs. 285.81
• Closing Balance of Gross NPAs (to tally with "g" above)	Rs. 888.23
(k) Movement of NPA Provisions:	
• Opening Balance of NPA Provisions held	Rs. 310.27
• Provisions made during the period	Rs. 57.46
• Write-offs during the period	Rs. 3.12
• Write-back of excess provisions during the period	Rs. -----
• Closing Balance of NPA Provisions	Rs. 364.61
(l) Amount of Non-performing Investments (gross)	Rs. 5.38
(m) Amount of Provisions held for NP Investments	Rs. 5.38
(n) Movement of Provision for Depreciation on Investments	
• Opening Balance of Provision for Depreciation	Rs. 101.13
• Provisions during the period	Rs. -----
• Write offs during the period	Rs. -----
• Write back of excess provisions during the period	Rs. 50.85
• Closing Balance of Provisions for Depreciation	Rs. 50.28

TABLE- DF-5

CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO STANDARDISED APPROACH:

Quantitative Disclosures:

For exposure amounts {as defined for Disclosure in item (b) of Table-DF-4}, after Risk Mitigation subject to Standardised approach, amount of outstanding (rated and unrated together) in the following three Risk buckets as well as those that are deducted, if any:

- Below 100 % Risk Weight: Rs. 56166 Crores
 - @100% Risk Weight: Rs. 26803 Crores
 - More than 100% Risk weight: Rs. 2527 Crores
 - Amount Deducted, if any: -----
- Total Rs. 85496 crores

TABLE DF-6

CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACH:

Quantitative Disclosures:

For the disclosed Credit Risk portfolio under the standardized approach, the total exposure that is covered by:

- (i) Eligible Financial Collateral (excluding Staff loans) : Rs. 861.29 crores
- (ii) Other eligible Collateral (after Hair Cuts @) : Rs. 19.79 crores

TABLE-DF-7

SECURITISATION: DISCLOSURE FOR STANDARDISED APPROACH

No Securitization (Origination) has been done during the period.

TABLE DF-8

MARKET RISK IN TRADING BOOK

Quantitative Disclosures:

The Capital Requirement for market risk as on 30.09.2009 is as under: (Rs. in Crores)

• Interest Rate Risk	: 90.42
• Equity Position Risk	: 41.37
• Forex Risk	: 15.72
Total	
147.51	

TABLE DF-9

OPERATIONAL RISK

Quantitative Disclosures:

Capital Charge on Operational Risk : Rs. 233.78
Crores

TABLE DF-10

INTEREST RATE RISK IN BANKING BOOK (IRRBB)

Quantitative Disclosures:

(i) Change in Net Interest Income (NII): Rs.94.00 crores

(Indicate the likely increase / decrease in NII, in Rupees crores, at the present level of Assets and Liabilities, for a 1% (assuming parallel change on both Assets and Liabilities) movement in Interest Rate).

(ii) Change in Market Value of Equity (MVE): Rs.63.72 crores

(Indicate the likely change in MVE, in rupees crores, for a 1% change in Interest rate using duration gap analysis).

Comments on calculation of change in MVE

Approach for calculation of modified duration of assets, liabilities and off balance sheet items has been adopted as per RBI draft guidelines and the applicable discount rates as on 30.09.2009, as published by FIMMDA, have been used to arrive at present value of assets and liabilities in different time buckets.

**STATE BANK OF PATIALA
INDUSTRY-WISE DISTRIBUTION OF EXPOSURE**

**ANNEXURE-I
(Rs. in crore)**

SL NO.	INDUSTRY	OUTSTANDINGS (FUND BASED) (AS ON 30.09.2009)	NPA	STANDARD
1	Coal	65.62	0.00	65.62
2	Mining	0.16	0.00	0.16
3	Iron and Steel	2573.76	0.49	2573.27
4	Other Metal and Metal Products	337.13	1.42	335.71
5	All Engineering	825.56	0.48	825.08
51	Of which (005 Electronics)	211.91	0.00	211.91
6	Electricity	273.14	0.00	273.14
7	Cotton Textiles	2034.72	0.48	2034.24
8	Jute Textiles	9.12	0.00	9.12
9	Other Textiles	2619.88	29.43	2590.45
10	Sugar	237.37	0.00	237.37
11	Tea	0.10	0.00	0.10
12	Food Processing	1764.52	48.78	1715.74
13	Vegetable Oils and Vanaspati	129.23	59.26	69.97
14	Tobacco and Tojbacco Products	1.79	0.00	1.79
15	Paper and Paper Products	321.71	0.28	321.43
16	Rubber and Rubber Products	12.79	0.00	12.79
17	Chemicals, Dyes, Paints, etc.	615.37	4.46	610.91
171	Of which Fertilisers	30.69	0.00	30.69
172	Of which Petrochemicals	105.78	0.04	105.74
173	Of which Drugs &Pharmaceuticals	290.48	0.00	290.48
18	Cement	143.61	0.00	143.61
19	Leather and Leather Products	9.52	0.25	9.27
20	Gems and Jewellery	1138.36	1.73	1136.63
21	Construction	1220.94	0.00	1220.94
22	Petroleum	498.67	0.00	498.67
23	Automobiles including trucks	104.72	0.02	104.70
24	Computer Software	25.16	0.33	24.83
25	Infrastructure	3901.87	24.87	3877.00
251	Power	1338.98	0.00	1338.98
252	Telecommunication	718.95	24.87	694.08
253	Roads &Ports	1369.72	0.00	1369.72
26	Other Industries/Sectors	4067.66	32.52	4035.14
27	NBFCs &Trading	3142.79	37.31	3105.48
28	Residual Advances/Exposure to balance Gross fund based exposure	32693.73	646.12	32047.61
	TOTAL	58769.00	888.23	57880.78

**STATE BANK OF PATIALA
INDUSTRY-WISE DISTRIBUTION OF EXPOSURE**

**ANNEXURE-II
(Rs. in crore)**

SL NO.	INDUSTRY	OUTSTANDINGS (NON-FUND BASED) (AS ON 30.09.2009)	NPA	STANDARD
1	Coal	0.85	0.00	0.85
2	Mining	0.00	0.00	0.00
3	Iron and Steel	1304.60	0.00	1304.60
4	Other Metal and Metal Products	96.40	0.00	96.40
5	All Engineering	492.75	0.00	492.75
51	Of which (005 Electronics)	36.01	0.00	36.01
6	Electricity	225.36	0.00	225.36
7	Cotton Textiles	404.60	0.00	404.60
8	Jute Textiles	0.00	0.00	0.00
9	Other Textiles	573.37	0.00	573.37
10	Sugar	61.98	0.00	61.98
11	Tea	0.00	0.00	0.00
12	Food Processing	167.87	0.00	167.87
13	Vegetable Oils and Vanaspati	120.86	0.00	120.86
14	Tobacco and Tobacco Products	0.00	0.00	0.00
15	Paper and Paper Products	48.90	0.00	48.90
16	Rubber and Rubber Products	5.49	0.00	5.49
17	Chemicals, Dyes, Paints, etc.	965.10	0.00	965.10
171	Of which Fertilisers	560.46	0.00	560.46
172	Of which Petrochemicals	36.65	0.00	36.65
173	Of which Drugs & Pharmaceuticals	89.51	0.00	89.51
18	Cement	1.60	0.00	1.60
19	Leather and Leather Products	0.48	0.00	0.48
20	Gems and Jewellery	155.50	0.00	155.50
21	Construction	387.42	0.00	387.42
22	Petroleum	41.26	0.00	41.26
23	Automobiles including trucks	154.99	0.00	154.99
24	Computer Software	0.00	0.00	0.00
25	Infrastructure	1423.76	0.00	1423.76
251	Power	490.90	0.00	490.90
252	Telecommunication	170.12	0.00	170.12
253	Roads & Ports	242.40	0.00	242.40
26	Other Industries/Sectors	1086.19	0.00	1086.19
27	NBFCs & Trading	244.20	0.00	244.20
28	Residual Advances to balance Gross Non fund based exposure	18763.48	0.00	18763.48
	TOTAL	26727.00	0.00	26727.00

Annexure-III

STATE BANK OF PATIALA

(Rs. in crores)

RESIDUAL CONTRACTUAL MATURITY BREAKDOWN OF ASSETS AS ON 30.09.2009

INFLOWS	1 to 14 days	15 to 28 days	29 days and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
1. Cash	200.53								200.53
2. Balances with RBI.	28.30	50.46	261.93	330.37	886.43	848.84	217.49	441.14	3064.96
3. Balances with other banks	2088.29					0.02			2088.31
4. Investments (including those under Repos but excluding Reverse Repos)	533.86	462.37	1034.61	1242.30	650.51	2389.96	2323.74	8199.17	16836.52
5. Advances	1922.97	350.11	1369.27	1120.68	2998.12	19508.22	5292.74	8442.09	41004.20
6. Fixed Assets								244.52	244.52
7. Other Assets	1615.14		26.89	4.43	341.21	1124.44		0.67	3112.78
TOTAL	6389.09	862.94	2692.70	2697.78	4876.27	23871.48	7833.97	17327.59	66551.82