

Responses to questions raised by analysts during the concall held on 13.05.2014

Q. Why is there a variation of Rs. 1546 crore between Tier I Capital as per Basel II and Tier I Capital as per Basel III?

The reasons for the variation are shown in the table below:

	Rs in crore
	31.03.2014
Tier I Capital as per Basel II	34606
(-) Phasing out of IPDI	405
(-) Additional amount of investment in subsidiaries	435
(-) Reduction in General Reserve on account of Pension 2nd option	665
(-) Regulatory Adjustment [Reciprocal Cross Holding]	41
Tier I Capital as per Basel III	33060

Q. What is the exposure of the bank to SEBs and what is the amount of restructured SEBs?

Amount of loan outstanding to SEBs: 9673 crores

Amount restructured: 7284 crores

Q. What is the sector-wise break-up of restructured accounts?

Sectorwise breakup of restructured accounts

Sector	Outstanding (crores)	%age share of total
Agriculture	298	0.80%
Real Estate	310	0.90%
Industry	29753	83.8%
Others	5146	14.5%
Total	35507	

Q. What is the amount outstanding in the top 10 restructured accounts in the bank?

Balance O/S in top 10 accounts is Rs.12806 crores.

Q. **Please provide the movement of NPA during the last quarter of FY 14.**

Movement of NPAs during the quarter is shown in the table below:

	Amount in Crores
Opening Balance of NPA	16596
Upgradation	1195
Cash Recovery	874
Write off	71
Reduction	2140
Prudential Write Off	28
Total Reduction	2168
Total Addition	4453
Closing Balance of NPA	18880