Basel-III --- Pillar-3 disclosures as on 30.09.2014

Table DF-1: Scope of application

Name of the head of the banking group to which the Framework applies.	**Jammu and Kashmir Bank Ltd**

Jammu and Kashmir Bank (J&K Bank) is a commercial Bank that was incorporated on October 1, 1938. J&K Bank is the only state-government-owned scheduled commercial bank in India.

(i) Qualitative Disclosures:

a. The List of group entities considered for consolidation

Name of the entity / Country of Incorporation	Included under accounting scope of consolidation (yes / no)	Method of consolidation	Included under regulatory scope of consolidation (yes / no)	Method of consolidation	Reason for difference in the method of consolidation	Reasons, if consolidated under only one of the scopes of consolidation
----NA*---	**----NA---**	**----NA---**	**----NA---**	**----NA---**	**---NA---**	**---NA---**

*NA-Not Applicable

b. The List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation is given below.

Name of the entity / Country of incorporation	Principle activity of the entity	Total balance sheet equity	Percentage of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets
J&K Bank Financial Services Ltd	Marketing of Financial Products	₹ 200 million	100%	The entire amount of ₹ 200 million has been deducted	₹ 265.0 million

(ii) Quantitative Disclosures

c. The List of group entities considered for consolidation as on 30th Setember 2014:

Name of the entity / country of incorporation	Principal activity of the entity	Total Balance Sheet Equity	Total Balance Sheet Assets
----NA*---	**----NA---**	**----NA---**	**----NA---**

*NA-Not Applicable

d. The aggregate amount of capital deficiencies in all subsidiaries, which are not included in the regulatory scope of consolidation i.e. that are deducted:

Name of the subsidiaries / country of incorporation	Principal activity of the entity	Total balance sheet equity	Percentage of Bank's Holding in the Total Equity	Capital Deficiencies
-----NA------	-----NA------	----NA------	----NA------	----NA------

*NA-Not Applicable

e. The aggregate amounts (e.g current book value) of the bank's total interests in insurance entities, which are risk weighted:

Name of the insurance entities Country of incorporation	Principal activity of the entity	Total balance sheet equity	Percentage of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
PNB Metlife India Insurance Company Ltd / India	Insurance Business	₹ 20129 million (as on 31.03.14)	5.08 percent	The CRAR under deduction method will be 12.50% as against 12.66% under risk weighting method.

f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group

Not Applicable

Table DF - 2 : Capital adequacy;

1. Qualitative disclosure

1.1 A summary discussion of the bank's approach to assessing the adequacy of its capital to support current and future activities.

i) The Bank is subject to Capital Adequacy guidelines of RBI, which are based on the framework of Basel Committee on Banking Supervision. These guidelines on Basel III have been implemented from 1st April 2013 in a phased manner. The minimum capital required to be maintained by the Bank is 9 percent with minimum Common Equity Tier 1 (CET1) of 5 percent. Stress analysis is conducted on half yearly basis or as required to see the movement of capital adequacy ratio (CAR) in medium horizon of 3 years considering the projected growth in business.

ii) The Bank assesses its capital requirement based on future business projections in line with the strategic intent of the Bank and opportunities for growth. The business projections are mapped to credit, market and operational risks which allows for assignment of regulatory capital besides providing capital headroom to meet growth projections. As part of the Internal Capital Adequacy Assessment Process (ICAAP), Bank also assesses adequacy of capital under stress conditions for gauging the adequacy of capital to support not only three primary risks of credit, market and operational risk but other residual risks like interest rate risk in banking book, liquidity risk, credit concentration risk, strategic risk and reputational risk.

2. Quantitative Disclosures	Amount in ₹ million
2.1 Capital requirements for credit risk	• **40070.1**
• Portfolio subjected to standardized approach (@9%CRAR)	• 40070.1
• Portfolios subjected to the IRB approaches	• Nil
• Securitization exposures	• Nil
2.2 Capital requirement for market risk (under Standardized duration approach**)**	• **2538.0**
• Interest rate risk	• 2239.9
• Foreign exchange risk (including gold)	• 19.8
• Equity risk	• 278.3
2.3 Capital requirement for operational risk	• **4241.9**

• Basic indicator approach:	4241.9

2.4 Common Equity Tier 1, Tier 1 and Total Capital ratios:

Name of the Entity	Common Equity Tier 1 ratio	Tier 1 ratio	Total capital ratio
J&K Bank Ltd	**11.27%**	**11.27%**	**12.66%**

Risk Exposure and Assessment

Objectives and Policies

Organisational Structure---- Risk Management

Financial intermediation business entails bank to identify, measure, control, monitor and report risks in an effective manner. The key components of the risk management at the Bank rely on risk governance architecture, comprehensive processes and internal control mechanism based on approved policies and guidelines. The risk management system is overseen by Board of Directors, with Integrated Risk Management Committee (IRMC), a board level sub-committee entrusted with the overall responsibility of ensuring that adequate structures, policies and procedures are in place for effective monitoring and control. IRMC is supported by three separate Executive level Committees viz, Credit Risk Management Committee (CRMC), Asset-Liability Management Committee (ALCO)/ Market Risk Management Committee and Operational Risk Management Committee (ORMC) to ensure effective management of credit, market and operational risks respectively. The committees are assisted by risk management support groups for credit, operational, market and liquidity risks.

Table DF – 3: Credit Risk

General disclosures --- Credit Risk

Credit Risk is the possibility of loss that a bank may be subjected to, on account of changes or deterioration in the credit profile / credit quality of borrowers and counterparties. The Bank is exposed to credit risk through lending and capital market activities. The Credit Risk Management Policy aims at ensuring sustained growth of healthy loan portfolio while identifying and managing credit risks, both at transaction and portfolio levels. This entails striking a balance between risk and return, thereby ensuring optimization of values for all stakeholders and at the same time striving towards maintaining / increasing the bank's market share.

The Bank manages its credit risk through following strategies:

a) Well defined credit risk management structure to identify measure, monitor and control / mitigate credit risk from loan origination to disbursement and post disbursement monitoring has been laid out.
b) Credit Risk Management Policy lays down the roles and responsibilities, risk appetite, key processes and reporting framework. Credit Risk Mitigation and Collateral Management Policy detailing various tools for credit risk mitigation are prudently followed.
c) Board approved Investment Policy of the Bank addresses credit risks related to investment activities undertaken by the Bank, prescribing prudential limits, methods of risk measurement and hedges required in mitigation of risks arising in investment portfolio.
d) Corporate credit is managed through rating of borrowers and thorough risk vetting of individual exposures at origination and thorough periodic review after sanctioning. Retail credit to individuals and small business is managed through definition of product criteria, appropriate credit filters and subsequent portfolio monitoring.

e) Industry wise segment ceilings on aggregate lending by the Bank.

f) Individual borrower wise ceilings on lending as well as borrower group wise lending ceilings linked to the Bank's capital funds.

g) The Bank uses rating tools for market segments like large corporate, SME, financial companies, project finance etc to objectively assess underlying risks associated with such exposures. The credit rating models use a combination of quantitative and qualitative inputs to arrive at a 'point-in-time' view of diverse risk factors of counterparty and also for taking credit decisions in a consistent manner.

h) Credit exposures is allowed as per the credit rating of borrowers upto defined risk levels. The approach also includes diversification of credit portfolio rating category wise but within the acceptable risk parameters.

i) The Bank's operates within India and has no international presence and there is no geographic ceiling on lending in India. Further, there is also no ceiling on lending within a State in India.

j) The bank possesses well defined delegation of authority in regard to decision making, which links risk and exposure amount to level of approval.

k) The bank takes continuous review of all credit sanctioning powers delegated to various sanctioning levels. This is done to ensure strengthening of credit processes and following good corporate governance policies.

l) Approval processes with respect to credit proposals are preceded by study of risks and preliminary due diligence particularly while sourcing fresh credit accounts.

m) Credit audit system and loan review mechanism function independently of the credit processing / credit approval system and ensure effective loan monitoring, management / mitigation of credit and operational risks in the loan portfolio.

1. Qualitative Disclosures: The general qualitative disclosure requirement with respect to credit risk including:

1.1.1 Definition of NPA and impaired account

An asset including a leased asset becomes non-performing when it ceases to generate income for the bank. A non performing asset (NPA) is a loan or an advance where:

a. Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.
b. The account remains 'out of order' as indicated in paragraph 1.1.2 below, in respect of an Overdraft / Cash Credit (OD/CC)
c. The bill remains overdue for a period of more than 90 days in case of bills purchased and discounted
d. The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops
e. The installment of principal or interest thereon remains overdue for one crop season for long duration crops.
f. In respect of securities, where interest/principal is in arrears for a period of more than 90 days.

An account is also classified as NPA if the interest due and charged during any quarter is not serviced fully within 90 days from the end of the quarter.

1.1.2 'Out of Order' status: An account is treated as 'Out of Order' if the outstanding balance remains continuously in excess of the sanctioned limit / drawing power. 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 sufficient to cover the interest debited during the same period, these accounts are treated as "out of order".

1.1.3 Overdue: Any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

1.2 Discussion of the bank's credit risk management policy.

The credit risk management policy of the bank aims at a sustained growth of healthy loan portfolio. It articulates while evolving a well- defined system to identify measure, monitor and control various risks attached to credit portfolio of the Bank. This entails reducing exposures in high risk areas, concentrating more on the promising industries / sectors / segments, striking balance between risk and return on assets and ensuring optimization of stakeholders value. The policy also seeks to achieve prudent credit growth –both qualitative and quantitative- while adhering to the prudential norms with balanced sectoral deployment of credit to control credit concentration across Industries, sectors, segments and at the same time increasing the market share. The policy also aims at consistency and standardization of credit practices. There is a defined credit appraisal & credit approval authority, reporting cum monitoring / follow-up system and loan review mechanism/ credit audit system in place at the Bank as spelt out in board approved Credit Risk Management Policy.

2. Quantitative Disclosures	Amount in ₹ million
2.1 Total gross credit risk exposures – Fund based and Non-fund based separately, broken down by major types of credit exposures.	**a) On Balance Sheet--- 735698.9** **b) Off Balance sheet--- 58867.8** **Total ----------- 794566.7**
2.2 Geographic distribution of exposures:	
• Overseas	• **Nil**
• Domestic	• **794566.7**
2.3 Industrial type distribution of exposure, Fund based and Non-fund based separately.	Major industry type exposure is given separately as per Annexure- A.
2.4 Residual contractual maturity breakdown of assets,	Residual maturity is provided separately as per Annexure- B.
2.5 Amount of NPAs (Gross)	• **21869.4**
• Substandard	• 15145.8
• Doubtful	• 5287.5
• Loss	• 1436.1
2.6 Net NPAs	• **11085.2**
2.7 NPA Ratios	

• **Gross NPAs to gross advances**	• **4.73%**
• **Net NPAs to net advances**	• **2.46%**
2.8 Movement of NPAs (Gross)	
• Opening balance	• **18879.9**
• Additions	• 3773.8
• Reductions • Closing balance	• **784.3** • **21869.4**
2.9 Movement of provisions for NPAs	
• Opening balance	• **8877.0**
• Provisions made during the period	• 1570.0
• Write-off	• ----
• Write back of excessive provisions	• **---**
• Closing balance	• **10447.0**
3.0 Amount of non-performing investment	• 2408.8
3.1 Amount of provisions held for non-performing investment	• 1425.7
3.2 Movement of provision for depreciation on investments.	
• Opening balance	• 207.7
• Provisions made during the period	• 24.4
• Write-off	• 7.3
• Write back of excessive provision	• 47.9
• Closing balance	• 176.9

Table DF – 4 : Disclosure for portfolio subject to Standardised Approach

1. Qualitative Disclosures:	
1.1 For portfolio under the standardized approach:	
• **Names of credit rating agencies used, plus reasons for any changes.**	• The Bank's exposure being mainly domestic, rating agencies like CARE, CRISIL, ICRA, FITCH India, Brickwork Ratings and SMERA have been identified for rating of exposure as per RBI guidelines. Designated rating agencies are used irrespective of types of corporate exposures.
• **Type of exposure for which each agency is used.**	• For exposures with a contractual maturity of less than or equal to one year (except cash credit, overdraft and other revolving credits), short-term ratings given by approved rating agencies are used. For cash credit, sanctioned overdrafts and other revolving credits (irrespective of the period) and for term loan exposures of over one year, long term ratings are used.
• **A description of the process used to transfer public issues rating onto comparable assets in the banking book**	• Public issue ratings are used for comparable assets of borrower in the banking book as follows: - i) In cases where the borrower has a specific assessment for an issued debt - but the bank's claim is not an investment in this particular debt - the rating applicable to the specific debt (where the rating maps into a risk weight lower than that which applies to an unrated claim) is applied to the bank's unassessed claim if the Bank's exposure ranks *pari passu* or senior to the specific rated debt in all respects and the maturity of the unrated Bank's claim is not later than the maturity of the rated claim. i) If either the issuer or single issue has been assigned a low quality assessment which maps into a risk weight equal to or higher than that which applies to unrated claims, an unassessed claim on the same counterparty that ranks pari-passu or is subordinated to the rated exposure is assigned the same risk weight as is applicable to the low quality assessment.

2. **Quantitative Disclosures**	Amount in ₹ million
2.1 Exposure amount after risk mitigation subjected to the standardized approach, amount of bank's outstanding (rated and un-rated) in the following three major risk buckets as well as those that are deducted:	
• Below 100% risk weight	• 473298.0
• 100% risk weight	• 165165.5
• More than 100% risk weight	• 115773.8

Table- DF -5: Credit risk mitigation:

1. **Qualitative disclosure**
1.1 The general qualitative disclosure requirements with respect to credit risk mitigation
A Credit Mitigation and Collateral Management Policy, addressing the Bank's approach towards the credit risk mitigants is used for capital calculation. The Bank reduces its exposure to counterparty with the value of eligible financial collateral to take account of risk mitigating effect of the collateral.
1.2 Policies and processes for, and an indication of the extent to which the bank makes use of on and off balance sheet netting.
Bank has put in place Board approved policy on Credit Risk Mitigation and Collateral Management, covering credit risk mitigation techniques used by the Bank for both risk management and capital computation purposes. The Bank has a separate collaterals valuation policy that forms the basis for valuation of collaterals.
1.3 Policies and processes for collateral valuation and management

The policy adopts the Comprehensive Approach, which allows full offset of collateral (after appropriate haircuts) against exposures, by effectively reducing the exposure amount by the value ascribed to the collateral. The following issues are addressed in the policy:

a) Classification of credit risk mitigants
b) Acceptable credit risk mitigants
c) Documentation and legal process requirements for credit risk mitigants.
d) Valuation of collateral
e) Custody of collateral
f) Insurance
g) Monitoring of credit risk mitigants

1.4 The description of the main type of collaterals taken by the bank

The main type of collaterals taken by the bank are Cash or cash equivalent, Bank deposits, NSCs, KVIP's, LIC policy, Gold, Central / State government Securities etc.

1.5 The main type of guarantor counterparties and their creditworthiness.

Bank considers guarantees, which are direct, explicit, irrevocable and unconditional for credit risk mitigation. Use of such guarantees for capital computation is as per RBI guidelines.

Types of guarantor counter party are:

a. Sovereigns (Central / State Governments)
b. Sovereign entities like ECGC, CGTSI
c. Banks and Primary Dealers with a lower risk weight than the counter party
d. Other entities that are externally rated. This would include guarantee cover provided by parent, subsidiary and affiliate companies when they have lower risk weight than the obligor.

1.6 Information about (market or credit) risk concentration within the mitigation taken

Majority of financial collaterals held by the Bank are by way of bank's own deposits, government securities, life insurance policies and other approved securities like NSCs, KVPs etc. Bank does not envisage market liquidity risk in respect of financial collaterals. Overall, financial collaterals do not have any issue in realization. Concentration on account of collateral is relevant in case of land & building. Except in the case of housing loan to individuals, land and building is considered only as additional security. As land and building is not recognized as eligible collateral under Basel III Standardized Approach, its value is not reduced from the amount of exposure in the process of computation of capital charge, and is used only in the case of housing loan to individuals and non performing assets to determine the appropriate risk weight. As such, there is no concentration risk on account of nature of collaterals.

2. <u>Quantitative Disclosures</u>

Amount in ₹ million

2.1 For disclosure of credit risk portfolio under the standardized approach, the total exposure that is covered by: 2.2 Eligible financial collaterals; after the	• Exposure covered by Deposits/Cash/LIC Policies/NSCs/KVPs Rs 34389.8 million

application of haircuts.	Exposure covered by Other Eligible Collaterals **-- Nil**

Table DF – 6 : Asset Securitisation:

- Bank is not currently undertaking any securitization activity.

Table DF - 7: Market risk in trading book

1. **Qualitative Disclosures:**

Market Risk is the risk of loss to the Bank's earnings and capital due to changes in the market level of interest rates, price of securities, foreign exchange rates and equities' price as well as volatilities of those changes. A well defined organizational structure for management of market risk is in place within the Bank. The Bank adopts a comprehensive approach to market risk management for its trading, investment and asset/liability portfolios. The liquidity of the Bank is managed effectively by closely monitoring cash flow mismatches and funding requirements of incremental assets. The bank is undertaking Traditional Gap analysis and Duration Gap analysis for measuring potential liquidity risk and interest rate risk. This serves as a decision support tool for improving the asset liability management and thereby earnings. Regular stress testing is carried out to monitor the Bank's vulnerability to shocks and the impact of extreme market movements.

Board approved Market Risk Policy aligned to regulatory guidelines define and stipulate regulatory/internal limits for various products and business activities relating to trading book and for taking exposures across all segments of market based on relevant market analysis, business strategy and Bank's risk appetite. Risk limits such as Stop-Loss limit, Overnight limit, Daylight limit, Aggregate Gap Limit, Individual Gap Limit, Inter-Bank dealing limits and Investment limits etc have been set up and are reviewed periodically based on the regulatory guidelines, market analysis, business strategy, size of the investment, management experience and Bank's risk appetite. Bank has a Mid-Office for market risk management functions like onsite monitoring of adherence to set limits, independent valuation and reporting of activities. Asset Liability Management Committee (ALCO) is primarily responsible for establishing effective market risk management and asset liability management in the Bank, procedures thereof, implementing risk management guidelines issued by the regulator, best risk management practices followed globally and monitoring adherence to the internal parameters, procedures, practices/policies and risk management prudential limits.

1.1 The general qualitative disclosure requirement for market risk including the portfolio covered by securitized approach.

• The HFT and AFS portfolios are covered by the 'Standardized Duration' approach for calculation of Market Risk. • Market Risk Management group set under the overall supervision of IRMC of the board is responsible for identification, assessment, monitoring and reporting of Market risk. Board approved Market Risk Policy and Investment policy with defined Market Risk Management parameters for each asset class is in place. Risk monitoring is an ongoing process with the position reported to the top management and the ALCO at the stipulated intervals. • Risk measurement and reporting is based on parameters such as modified duration, maximum permissible exposures, net open position limit and gap limits in line with industry best practices.
1.2 General disclosures for market risk including portfolios covered by the IMA. A description of the soundness of the banks methodologies in assessing the capital adequacy, stress testing, and back-testing/validating the accuracy and consistency of the internal models and modeling processes.
Market risk is calculated on trading portfolio under standardized duration method, as per directives of RBI. Stress testing, back testing under various scenarios and calculation of historical VaR forms an integral part of the portfolio risk management.

1. Quantitative Disclosures	Amount in ₹ million
1.1 The capital requirement for market risk as per Standardized Duration Approach:	• **2538.0**
• Interest rate risk.	• 2239.9
• Equity position risk.	• 278.3
• Foreign exchange risk.	• 19.8
• Commodity risk.	• ----

Table DF – 8--- Operational Risk

1. Qualitative Disclosures:

1.1 General disclosures: Operational risk is at the core of the Bank's operations to integrate best risk management practices into processes, systems and culture of the bank. The operational risk management (ORM) policy documents the Bank's approach towards management of operational risk and defines the roles and responsibilities of the various stakeholders to manage operational risk within the Bank. The Integrated Risk Management

Committee (IRMC) of the Board at the apex level is the policy making body. IRMC is supported by Operational Risk Management Committee (ORMC) at the Executive level, which is responsible for bank wide implementation of ORM policy. A systematic process for reporting risks, operational losses has been developed. Bank has been collecting internal operational loss data from business units / offices. For this purpose, a system for reporting identified loss events and loss data have been put in place. The Bank has also implemented a comprehensive Business Continuity Plan (BCP) and established Disaster Recovery setup to ensure continuity of critical operations of the Bank in the event of any business disruption. The bank has been regularly conducting DR drills for various systems and applications in use.

The bank has a robust internal control / audit mechanism and reporting system for managing and mitigating operational risk.

1.2 In addition to general qualitative disclosure requirement, the approach (es) for operational risk capital assessment for which the bank qualifies.

As per the RBI guidelines, bank is following the Basic indicator approach (BIA) for computing capital charge for operational risk. The bank is preparing itself for migration to The Standardized Approach (TSA) and Advanced Measurement Approach (AMA) for calculating capital for operational risk.

2. **Quantitative Disclosures**	
Capital charge for operational risk	Capital charge for operational risk is computed as per the Basic Indicator Approach prescribed by RBI. Under this approach, capital allocation for operational risk works out to: • ₹ 4241.9 million

Table DF - 10 : Interest rate risk in the banking book (IRRBB)

1. **Qualitative Disclosures:**

1.1 The general qualitative disclosure requirements, including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behavior of non-maturity deposits, and frequency of IRRBB measurement.

- The impact of fluctuation in interest rate on liabilities and assets has a direct impact on earnings and hence on the market value of Equity. Bank's ALCO is assigned the job of periodically monitoring and controlling the risks and returns, funding and deployment, setting Bank's lending / deposit rates and also directing the investment activities of the Bank. Integrated Risk Management Committee of Board reviews various decisions of ALCO for managing the Market Risk.

Bank utilizes the following two methods for calculation of Interest rate risk in banking Book:

- Earnings Perspective--- The bank utilizes traditional gap analysis for calculating the impact on its earnings (Net Interest Income) due to adverse movements in interest rates with the assumed change in yield on 200 basis points over one year.
- Economic Value Perspective---- The bank utilizes Duration Gap Analysis for calculating the long term impact on market value of equity due to adverse movements in interest rates with the assumed change in the yield on 200 basis points. Measurement and computation of interest rate risk in Banking Book under the above two methods is done on a monthly basis.

2. Quantitative Disclosures	
2.1 The increase (decline) in earning and economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method of measuring IRRBB, broken down by currency (where the turnover is more than 5 percent turnover).	Changes on account of Interest rate volatility • Change in net interest income (with 200 bps change in interest rates for both assets and liabilities) ₹ 577.0 million • Change in market value of equity (with 200 bps change in interest rates for both assets and liabilities). ➢ 17.70%

Table DF - 11 : General Disclosure for Exposures Related to Counterparty Credit Risk

1. Qualitative Disclosures

The Bank has a Credit Risk Management Policy and Collateral Management Policy in place which lays dowm guidelines, processes and measures for counterparty risk management. The counterparty limits are monitored and internal triggers are put in place to guard against breach in limits. Bank takes eligible financial collateral (e.g., cash or securities) on an account-by-account basis to reduce the credit exposure to counterparty while calculating the capital requirements.

2. **Quantitative Disclosures**

The derivative exposure is calculated using Current Exposure Method (CEM) and the balance out standing as on September 30, 2014 is given below.

Amount in ₹ million

Particulars	Notional Amount	Current Exposure
Forward forex contracts	76264.3	882.5

	Basel III common disclosure template	**Amount in ₹ million**		
	Regulatory Capital			
Sr No	**Items**		**Amounts subject to pre-Basel III treatment**	**Ref No:**
	Common Equity Tier 1 capital (CET1): instruments and reserves			
1	Directly issued qualifying common shares capital plus related stock surplus (Share Premium)	1352.7		a+c
2	Retained Earnings	57526.7		b+d+e+g
3	Accumulated other comprehensive income (and other reserves)	0		
4	Directly issued capital subject to phase out from CET 1 (only applicable to non-joint stock companies)	0		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET 1)	0		
6	**Common Equity Tier 1 capital before regulatory adjustments** *(sum of rows 1 to 5)*	**58879.4**		
	Common Equity Tier 1 capital : Regulatory adjustments			
7	**Prudential valuation adjustments**			
8	Goodwill (net of related tax liability)	0		
9	Intangibles other than mortgage servicing rights (net of related tax liability)	0		m
10	Deferred tax assets	0		n
11	Cash-flow hedge reserve	0		

12	Shortfall of provisions to expected losses	0		
13	Securitisation gain on sale	0		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0		
15	Defined-benefit pension fund net assets	0		
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	0		
17	Reciprocal cross-holdings in common equity	0		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	200.0		I
20	Mortgage servicing rights (amount above 10% threshhold)	0		
21	Deferred tax assets arising from temporary diffrences (amount above 10% threshhold, net of related tax liability)	0		
22	Amount exceeding the 15% threshhold	0		
23	of which: significant investments in the common stock of financial entities	0		
24	of which: mortgage servicing rights	0		
25	of which: deferred tax assets arising from temporary differences	0		
26	National specific regulatory adjustments (26a+26b+26c+26d)	0		
26a	of which: investments in the equity capital of the unconsolidated insurance subsidiaries	0		
26b	of which: investments in the equity capital of unconsolidated non-financial subsidiaries	0		
26c	of which:Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0		
26d	of which: Unamortised pension fund expenditures	0		
27	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to Pre-Basel III treatment (*please specify the details in remarks column)*	0		

	Of which : Investment in equity capital of unconsolidated financial subsidiary			
	Of which: Investment in equity capital of sponsored rural bank			
	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0		
28	**Total regulatory adjustments to Common equity Tier 1**	**200.0**		
29	**Common Equity Tier 1 capital (CET1)**	**58679.4**		
	Additional Tier 1 capital (AT1) : instruments			
30	**Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)**	0		
31	Of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares-(PNCPS)	0		
32	Of which: classified as liabilities under applicable accounting standards (Perpetual Debt Instruments - PDIs)	0		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0		
34	Additional Tier 1 instruments (and CET 1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0		
35	Of which: instruments issued by subsidiaries subject to phase out	0		
36	**Additional Tier 1 capital before regulatory adjustments**	**0**		
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	0		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation(net of eligible short positions)	0		
41	National specific regulatory adjustments (41a+41b)	0		
41 a	Investments in additional Tier 1 capital of unconsolidated insurance subsidiaries	0		
41 b	Shortfall in Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0		

	Regulatory adjustments applied to Additional Tier 1 in respect of amounts subject to Pre-Basel III treatment	0		
	Of which: (insert type of adjustment)	0		
	Of which: (insert type of adjustment)	0		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0		
43	**Total regulatory adjustments to Additional Tier 1 capital**	**0**		
44	**Additional Tier 1 capital (AT1) capital**	0		
44 a	**Additional Tier 1 capital (AT1) reckoned for capital adequacy**	0		
45	**Tier 1 capital (T1 = CET1 + Admissible AT1)**	**58679.4**		
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0		
47	Directly issued capital instruments subject to phase out from Tier 2	4800.0		i
48	Tier 2 instruments (and CET 1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0		
49	Of which: instruments issued by subsidiaries subject to phase out	0		
50	Provisions	2437.8		f+j+k
51	**Tier 2 capital before regulatory adjustments**	**7237.8**		
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	0		
53	Reciprocal cross-holdings in Tier 2 instruments	0		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0		
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0		
56	National specific regulatory adjustments (56a+56b)	0		
56 a	Of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	0		
56 b	Of which: Shortfall in Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0		
	Regulatory adjustments applied to Tier 2 capital in respect of amounts subject to Pre-Basel III treatment	0		

	Of which: Type of Adjustment	0		
	Of which: Type of Adjustment	0		
57	**Total regulatory adjustments to Tier 2 capital**	0		
58	Tier 2 capital (T2)	7237.8		
58 a	Tier 2 capital reckoned for capital adequacy	7237.8		
58 b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	0		
58 c	**Total Tier 2 capital admissible for for capital adequacy**	7237.8		
59	**Total capital (TC = T1 + T2)**	**65917.2**		
	Risk Weighted Assets in respect of amounts subject to Pre-Basel III Treatment			
	Of which --- (Insert type of adjustment)			
	Of which --- (Insert type of adjustment)			
60	**Total Risk Weighted Assets (60a+60b+60c)**	**520557.1**		
60 a	**Of which: total credit risk weighted assets**	**445223.6**		
60 b	**Of which: total market risk weighted assets**	**28200.2**		
60 c	**Of which: total operational risk weighted assets**	**47133.3**		
	Capital Ratios			
61	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**11.27%**		
62	**Tier 1 (as a percentage of risk weighted assets)**	**11.27%**		
63	**Total capital (as a percentage of risk weighted assets)**	**12.66%**		
64	**Institution specific buffer requirement (minimum CET 1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)**	**5.00%**		
65	**Of which : capital conservation buffer requirement**	**Nil**		
66	**Of which : bank specific countercyclical buffer requirement**	**Nil**		
67	**of which: G-SIB buffer requirement**	**Nil**		
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	**6.27%**		
	National minima (if different from Basel III)			
69	**National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)**	**5.00%**		

70	National Tier 1 minimum ratio (if different from Basel III minimum)	6.50%		
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%		
	Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	NA		
73	Significant investments in the common stock of financial entities	NA		
74	Mortgage servicing rights (net of related tax liability)	NA		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	NA		
	Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2437.8		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	5565.2		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA		
	Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)	NA		
80	Current cap on CET1 instruments subject to phase out arrangements	NA		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA		
82	Current cap on AT1 instruments subject to phase out arrangements	NA		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA		

84	**Current cap on T2 instruments subject to phase out arrangements**	**4800**		
85	**Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)**	**1200**		
	Notes to the Template			
Row no: of the template	Particulars	(Amount in ₹ million)		
10	Deferred tax assets associated with accumulated losses	0.00		
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	0.00		
	Total as indicated in row 10			
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	NA		
	of which: Increase in Common Equity Tier 1 capital	NA		
	of which: Increase in Additional Tier 1 capital	NA		
	of which: Increase in Tier 2 capital	NA		
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	NA		
	(i) Increase in Common Equity Tier 1 capital	NA		
	(ii) Increase in risk weighted assets	NA		
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	NA		
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	NA		
50	Eligible Provisions included in Tier 2 capital	2437.8		
	Eligible Revaluation Reserves included in Tier 2 capital	0.00		
	Total of row 50			

58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	Nil		

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Reconciliation of Regulatory Capital

			Amount in ₹ million
		Balance sheet as in financial statements	**Balance sheet under regulatory scope of consolidation**
		As on reporting date	**As on reporting date**
A	**Capital & Liabilities**		
i	**Paid-up Capital**	**484.9**	
	Reserves & Surplus	**59774.7**	
	Minority Interest	0.00	
	Total Capital	**60259.6**	
ii	**Deposits**	**629723.4**	
	of which: Deposits from banks	71697.1	
	of which: Customer deposits	558026.3	
	of which: Other deposits (pl. specify)	0.00	
iii	**Borrowings**	**29142.1**	
	of which: From RBI		
	of which: From banks	20592.7	
	of which: From other institutions & agencies	2549.4	
	of which: Others (pl. specify)		
	of which: Capital instruments	6000.0	
iv	**Other Liabilities &**	**16573.8**	

	Provisions		
	Total	**735698.9**	
B	**Assets**		
i	**Cash and balances with Reserve Bank of India**	**25797.1**	
	Balance with banks and money at call and short notice	**1761.9**	
ii	**Investments:**	**236261.6**	
	of which: Government securities	137935.8	
	of which: Other approved securities	69.7	
	of which: Shares	2174.1	
	of which: Debentures & Bonds	19464.7	
	of which: Subsidiaries	200.0	
	Of which Joint Ventures / Associates	340.1	
	of which: Others (Commercial Papers, Mutual Funds etc.)	76077.2	
iii	**Loans and advances**	**450723.7**	
	of which: Loans and advances to banks	1833.3	
	of which: Loans and advances to customers	448890.4	
iv	**Fixed assets**	**5434.5**	
v	**Other assets**	**15720.1**	
	of which: Goodwill and intangible assets	0.00	
	of which: Deferred tax assets	0.00	
vi	**Goodwill on consolidation**		
vii	**Debit balance in Profit & Loss account**		
	Total Assets	**735698.9**	

			Amount in ₹ million	
		Balance sheet as in financial statements	**Balance sheet under regulatory scope of consolidation**	**Reference no:**
		As on reporting date	**As on reporting date**	
A	**Capital & Liabilities**			
i	**Paid-up Capital**	**484.9**		
	of which: Amount eligible for CET 1	484.9		a
	of which: Amount eligible for AT 1			
	Reserves & Surplus	**59774.7**		
	Of which:			
	Statutory reserve	17722.7		b
	Share premium	867.8		c
	Revenue & Other reserves	37409.2		d
	Capital reserves	631.2		e
	Investment reserve	120.3		f
	Current financial year profit	3023.5		
	Out of which amount eligible for inclusion in Tier 1 capital	1763.6		g
	Minority Interest			
	Total Capital	**60259.6**		
ii	**Deposits**	**629723.4**		

	Of which: deposits of banks	71697.1		
	of which: Customer deposits	558026.3		
	of which: Other deposits (pl. specify)			
iii	**Borrowings**	**29142.1**		
	of which: From RBI			
	of which: From banks	20592.7		
	of which: From other institutions & agencies	2549.4		
	of which: Others (pl. specify)			
	of which: Capital instruments	6000.0		h
	Out of which eligible for inclusion in Tier II capital	4800.0		i
iv	**Other Liabilities & Provisions**	**16573.8**		
	of which: DTLs related to goodwill			
	of which: DTLs related to intangible assets			
	of which: Standard asset provision included under Tier II	2316.3		j
	of which: Provisions for contingencies included under Tier II	1.2		k
	Total	**735698.9**		
B	**Assets**			
i	**Cash and balances with Reserve Bank of India**	25797.1		
ii	**Balance with banks and money at call and short notice**	1761.9		
iii	**Investments:**	**236261.6**		
	Of which: Government securities	137935.8		
	of which: Other approved securities	69.7		

	of which: Shares	2174.1		
	of which: Debentures & Bonds	19464.7		
	of which: Subsidiaries	200.0		l
	Of which: Joint Ventures / Associates	340.1		
	of which: Others (Commercial Papers, Mutual Funds etc.)	76077.2		
iv	**Loans and advances**	**450723.7**		
	of which: Loans and advances to banks	1833.3		
	of which: Loans and advances to customers	448890.4		
v	**Fixed assets**	**5434.5**		
vi	**Other assets**	**15720.1**		
	of which: Goodwill and intangible assets Out of which	0.00		m
	Goodwill			
	Other Intangibles (excluding MSRs)			
	Deferred tax assets	0.00		n
vii	**Goodwill on consolidation**			
viii	**Debit balance in Profit & Loss account**			
	Total Assets	**735698.9**		

	Main features of regulatory capital Instrument (Common Equity Tier I)	
1	**Issuer**	Jammu & Kashmir Bank
2	**Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)**	INE 168/A01041
3	**Governing law(s) of the instrument**	Applicable Indian statutes and regulatory requirements
	Regulatory treatment	

4	**Transitional Basel III rules**	Common Equity Tier 1
5	**Post-transitional Basel III rules**	Common Equity Tier 1
6	**Eligible at solo/group/ group & solo**	Solo & Group
7	**Instrument type**	Common Shares
8	**Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)**	₹ 484.9 million
9	**Par value of instrument**	₹ 1 per share
10	**Accounting classification**	Shareholders Equity
11	**Original date of issuance**	Various
12	**Perpetual or dated**	Perpetual
13	**Original maturity date**	No maturity
14	**Issuer call subject to prior supervisory approval**	No
15	**Optional call date, contingent call dates and redemption amount**	Not Applicable
16	**Subsequent call dates, if applicable**	Not Applicable
	Coupons / dividends	
17	**Fixed or floating dividend/coupon**	Not Applicable
18	**Coupon rate and any related index**	Not Applicable
19	**Existence of a dividend stopper**	No
20	**Fully discretionary, partially discretionary or mandatory**	Fully discretionary
21	**Existence of step up or other incentive to redeem**	No
22	**Non-cumulative or cumulative**	Non-Cummulative
23	**Convertible or non-convertible**	Not Applicable
24	**If convertible, conversion trigger(s)**	Not Applicable
25	**If convertible, fully or partially**	Not Applicable
26	**If convertible, conversion rate**	Not Applicable
27	**If convertible, mandatory or optional conversion**	Not Applicable
28	**If convertible, specify instrument type convertible into**	Not Applicable
29	**If convertible, specify issuer of instrument it converts into**	Not Applicable
30	**Write-down feature**	No

31	**If write-down, write-down trigger(s)**	Not Applicable
32	**If write-down, full or partial**	Not Applicable
33	**If write-down, permanent or temporary**	Not Applicable
34	**If temporary write-down, description of write-up mechanism**	Not Applicable
35	**Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)**	Not Applicable
36	**Non-compliant transitioned features**	Not Applicable
37	**If yes, specify non-compliant features**	Not Applicable

	Main features of regulatory capital Instrument (Lower Tier II bonds of ₹ 6000 million)	
1	**Issuer**	Jammu & Kashmir Bank
2	**Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)**	INE168/A01041
3	**Governing law(s) of the instrument**	SEBI Regulations,2008
	Regulatory treatment	
4	**Transitional Basel III rules**	Tier 2
5	**Post-transitional Basel III rules**	Tier 2
6	**Eligible at solo/group/ group & solo**	Solo & Group
7	**Instrument type**	Tier 2 Debt Instruments
8	**Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)**	6000 million
9	**Par value of instrument**	₹ 1000000 per NCD
10	**Accounting classification**	Liability
11	**Original date of issuance**	30/12/2009
12	**Perpetual or dated**	Dated
13	**Original maturity date**	30/12/2019
14	**Issuer call subject to prior supervisory approval**	No

15	**Optional call date, contingent call dates and redemption amount**	N/A
16	**Subsequent call dates, if applicable**	N/A
	Coupons / dividends	
17	**Fixed or floating dividend/coupon**	Fixed
18	**Coupon rate and any related index**	9%
19	**Existence of a dividend stopper**	No
20	**Fully discretionary, partially discretionary or mandatory**	Fully discretionary
21	**Existence of step up or other incentive to redeem**	No
22	**Non-cumulative or cumulative**	Non-Cummulative
23	**Convertible or non-convertible**	Non-Convertible
24	**If convertible, conversion trigger(s)**	N/A
25	**If convertible, fully or partially**	N/A
26	**If convertible, conversion rate**	N/A
27	**If convertible, mandatory or optional conversion**	N/A
28	**If convertible, specify instrument type convertible into**	N/A
29	**If convertible, specify issuer of instrument it converts into**	N/A
30	**Write-down feature**	No
31	**If write-down, write-down trigger(s)**	N/A
32	**If write-down, full or partial**	N/A
33	**If write-down, permanent or temporary**	N/A
34	**If temporary write-down, description of write-up mechanism**	N/A
35	**Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)**	N/A
36	**Non-compliant transitioned features**	No
37	**If yes, specify non-compliant features**	N/A

Annexure-A

Amount in ₹ million

	Industry-wise Deployment of Credit and Investment Exposures	
`S.No	**Industry**	Amount
1	**Mining and quarrying (including Coal)**	**820**
2	**Food Processing**	**7710**
	Out of 2	
	Sugar	400
	Edibile oils & Vanaspati	980
	Tea	0
	Others	6330
3	**Beverage & tobacco**	**2060**
4	**Textiles**	**10520**
	Out of 4	
	Cotton Textiles	2140
	Jute Textiles	10
	Man - Made Textiles	110
	Other Textiles	8260
5	**Leather & Leather Products**	**980**
6	**Wood & Wood Products**	**600**
7	**Paper & Paper Products**	**1190**

8	**Petroleum, Coal Products and Nuclear fuels**	**5230**
9	**Chemicals and Chemical Products**	**5260**
	Out of 9	
	Fertiliser	320
	Drugs & Pharmaceuticals	1490
	Petro Chemicals	2180
	Others	1270
10	**Rubber, Plastic & their Products**	**3330**
11	**Glass and Glassware**	**250**
12	**Cement and Cement Products**	**9490**
13	**Basic Metal and Metal Products**	**25100**
	Out of 13	
	Iron & Steel	23350
	Other Metal & Metal Products	1750
14	**All Engineering**	**2480**
	Out of 14	
	Electronics	1250
	Others	1230
15	**Vehicles, Vehicle Parts and Transport equipment**	**1170**
16	**Gems and Jewellery**	**1500**
17	**Construction**	**360**
18	**Infrastructure**	**61160**
	Out of 18	
	Power	30130
	Telecommunication	8660
	Roads & Ports	4340
	Other Infrastructure	18030
19	**Other Industries**	**8740**
	Total Industry (Micro & Small, Medium and Large)	**147950**

Annexure -B

Residual contractual maturity of assets as on 30.09.2014
Amount in ₹ million

INFLOWS	Next day	2 to7 days	8 to 14 days	15 to 28 days	29 Days & upto 3 months	Over 3 Months & upto 6 months	Over 6 Months & upto 1 year	Over 1 Year & upto 3 years.	Over 3 Years & upto 5 years.	Over 5 years	Total
1. Cash	3417.4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**3417.4**
2. Balance with RBI	0.00	0.00	0.00	1588.3	1912.0	1014.9	2134.7	9194.7	5768.0	767.1	**22379.7**
3. Balance with other Banks											
(I) Current Account	257.2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**257.2**
(ii) Money at call and short notice, term Deposits and other placements	**714.6**	0.00	0.00	0.00	500.0	250.0	40.1	0.00	0.00	0.00	1504.7
4. Investments	3372.1	5180.4	2966.5	3449.2	23013.0	21834.0	26090.0	35536.2	32886.6	81933.6	**236261.6**
5. Advances (performing)											
(I) Bills purchased & Discounted (including bills under DUPN)	72.3	434.0	506.3	1569.0	4702.9	2525.3	0.00	0.00	0.00	0.00	**9809.8**
(ii) Cash credits, overdrafts & Loans repayable on demand	500.0	1750.0	1750.0	1750.0	1750.0	2500.0	17721.7	110886.8	0.00	0.00	**138608.5**

(iii) Term Loans	3895.4	5211.6	5121.0	10993.2	22693.4	21371.3	34501.0	88247.7	58791.2	37481.9	**288307.9**
(iv) Prepayment of Term Loans	208.0	1248.1	1456.1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**2912.2**
6. NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10021.2	1064.1	**11085.3**
7. Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5434.5	**5434.5**
8. Other Assets											
(I) Inter -office adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(ii) Leased Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(iii) Others (Tangible Assets)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
9. Reverse Repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
10. Swaps(Sell/Buy)/	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
11. Expected Increase in Deposits.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
12. Interest receivable/Accrued but not due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
13.L.C./B.G(Inflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
14. Export Refinance from RBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
15. Others (Specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1572.01	**1572.01**
C. TOTAL INFLOWS	**12437.1**	**13824.1**	**11799.9**	**19349.7**	**54571.3**	**49495.5**	**80487.5**	**243865.5**	**107467.0**	**142401.3**	**735698.9**