

SCHEDULES

FORMING PART OF FINANCIAL STATEMENTS

exchange contracts classified as hedging at March 31, 2017 amounted to ₹ 2,329.98 millions (previous year: ₹ 13,583.12 millions). Credit exposure on forward exchange contracts at March 31, 2017 was ₹ 66,733.58 millions (Previous Year: ₹ 54,081.82 millions) of which exposure on CCIL is ₹ 35,132.52 millions (Previous Year: ₹ 33,307.68 millions).

18.5.6 ASSET QUALITY

18.5.6.1 NON-PERFORMING ADVANCES

The details of movement of gross NPAs, net NPAs and provisions during the year ended March 31, 2017 and the year ended March 31, 2016 are given below :

		₹ in millions	
Sr. No.	Particulars	March 31, 2017	March 31, 2016
(i)	Net NPA to Net Advances	0.81%	0.29%
(ii)	Movement of NPAs (Gross)		
	(a) Opening balance	7,489.81	3,134.01
	(b) Additions (Fresh NPAs during the year)	26,323.22	9,111.08
	Subtotal (A)	33,813.03	12,245.09
	Less:		
	(i) Up-gradations	3,707.52	288.95
	(ii) Recoveries	8,499.11	1,883.28
	(iii) Write-offs	1,420.83	2,583.04
	Sub-total (B)	13,627.46	4,755.27
	Gross NPAs (closing balance) (A-B)	20,185.57	7,489.81
(iii)	Movement of Net NPAs		
	(a) Opening Balance	2,844.74	877.25
	(b) Additions during the year	18,812.46	3,452.79
	(c) Reductions during the year	10,934.52	1,485.29
	(d) Closing balance	10,722.68	2,844.74
(iv)	Movement of provisions for NPAs (excluding provision on standard assets)		
	(a) Opening balance	4,645.07	2,256.76
	(b) Additions during the year	7,510.76	5,658.29
	(c) write off / write back of excess provision	2,692.94	3,269.98
	(d) Closing balance	9,462.89	4,645.07

The Bank does not have any advances which are outstanding in the books of the branches, but have been written-off (fully or partially) at Head Office level.

18.5.6.2 PROVISION COVERAGE RATIO

The provision coverage ratio of the Bank as at March 31, 2017 computed as per the RBI guidelines is 46.88% (previous year 62.02%)