

**3. Analysis of Loans & Advances, Commitments,  
Contingencies and Impairment  
Bank as at 31-Mar-2021 (In Rupees Million)**

**3.1 Product-wise Analysis - Gross loans & advances**

<b>By product - Domestic Currency</b>	<b>31.03.2021</b>	<b>31.03.2020</b>
Overdraft	898.01	1,444.24
Term loans	3,288.00	5,874.22
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	86.78	34.15
Staff loans	99.31	60.83
<b>Sub Total</b>	<b>4,372.10</b>	<b>7,413.43</b>
<b>By product - Foreign Currency</b>		
Overdraft	1,146.45	875.94
Term loans	10,154.00	9,415.71
Lease rental receivable	-	-
Credit cards	-	-
Pawning	-	-
Trade finance	8,904.03	813.71
Staff loans	-	-
<b>Sub Total</b>	<b>20,204.49</b>	<b>11,105.37</b>
<b>Total</b>	<b>24,576.58</b>	<b>18,518.81</b>

**3.2 Product wise - Commitments and Contingencies**

<b>By product - Domestic Currency</b>		
Guarantees	2,806.93	3,049.40
Bonds	-	-
Undrawn Credit Lines	2,721.73	1,316.75
Other Commitments	137.04	137.40
Other Contingencies	2.51	0.04
<b>Sub Total</b>	<b>5,668.21</b>	<b>4,503.59</b>
<b>By product - Foreign Currency</b>		
Guarantees	8,453.31	5,313.66
Bonds	-	-
Undrawn Credit Lines	2,299.77	987.07
Other Commitments	2,078.99	1,971.74
Other Contingencies	14,661.97	5,984.68
<b>Sub Total</b>	<b>27,494.05</b>	<b>14,257.14</b>
<b>Total</b>	<b>33,162.26</b>	<b>18,760.74</b>

<b>3.3 Stage-wise impairment on loans &amp; advances, commitments and contingencies</b>		
Gross loans and advances, commitments and contingencies	57,738.84	37,280
Less: Accumulated impairment under stage 1	99.50	119.75
Accumulated impairment under stage 2	36.12	38.42
Accumulated impairment under stage 3	-	-
<b>Net value of loans and advances, commitments and contingencies</b>	<b>57,603.23</b>	<b>37,121</b>
<b>3.4 Movement of impairment during the period</b>		
<b>Under Stage 1</b>		
Charge/(Write back) to income statement	(20.25)	5.62
Write-off during the year		
Other movements		
Closing balance	99.50	119.75
<b>Under Stage 2</b>		
Charge/(Write back) to income statement	(2.30)	(14.65)
Write-off during the year		
Other movements		
Closing balance	36.12	38.42
<b>Under Stage 3</b>		
Charge/(Write back) to income statement		(0.17)
Write-off during the year		
Other movements		
Closing balance	-	-
<b>Total impairment</b>	<b>135.62</b>	<b>158.17</b>