Disclosure under BASEL II
As at Mid October 2009 (1st Quarter End of FY 2009/10)

1. Capital Structure and Capital Adequacy

- **Tier 1 Capital and breakdowns of its Components**

Particulars	Amount (Rs.)
Paid Up Capital	1,000,000,000.00
General Reserve	17,507,726.00
Retained Earning	95,972,313.00
Core Capital	**1,113,480,039.00**

- **Tier 2 Capital and breakdowns of its Components**

Particulars	Amount (Rs.)
General Loan Loss Provision	99,234,964.35
Exchange Fluctuation Reserve	7,821,258.00
Supplementary capital	**107,056,222.35**

- **Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, amount raised during the year and amount eligible to be reckoned as capital funds:**

  We have no such subordinated term debt.

- **Deductions from capital**
  NIL

- **Total qualifying Capital**

Particulars	Amount (Rs.)
Core Capital	1,113,480,039.00
Supplementary capital	107,056,222.35
Total Capital Fund	**122,0536,261.58**

- **Capital Adequacy Ratio :**

  10.60 Percentage

2. **Risk Exposure**

- **Risk weighted exposures for Credit Risk, Market Risk and Operational Risk:**

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	11,174,358,595.41
Risk Weighted Exposure for Operational Risk	285,885,788.5
Risk Weighted Exposure for Market Risk	51,446,753.96
Total Risk Weighted Exposures (a+b+c)	**11,511,691,137.88**

- **Risk Weighted Exposures under each of 11 categories of Credit Risk;**

Particulars	Amount (Rs.)
a) Claims on government & central bank	-
b) Claims on other official entities	241,830,313.16
c) Claims on banks	309,976,132.18
d) Claims on corporate & securities firms	5,043,072,376.1
e) Claims on regulatory retail portfolio	1,488,316,367.66
f) Claims secured by residential properties	221,541,534.78
g) Claims secured by commercial real state	1,529,421,897.1
h) Past due claims	3,582,969.645
i) High risk claims	891,761,077.83
j) Other assets	524,562,316.56
k) Off balance sheet items	920,293,610.40
Total Risk Weightage Assets	**11,174,358,595.41**

- **Total risk weighted exposure calculation table;**

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	11,174,358,595.41
Risk Weighted Exposure for Operational Risk	285,885,788.5
Risk Weighted Exposure for Market Risk	51,446,753.96
Total Risk Weighted Exposures (a+b+c)	**11,511,691,137.88**
Total Tier 1 Capital Fund	1,113,480,039.00
Total Capital Fund	122,0536,261.58
Total Tier 1 Capital to Total Risk Weighted Exposures	9.67%
Total Capital Fund to Total Risk Weighted Exposure	10.60%

- **Details of Non Performing loan (Total amount and net amount)**

Particulars	Amount (Rs.)
Restructured and rescheduled loan	NIL
Sub standard loan	4,045,414.28
Doubtful loans	6,800,000.00
Bad loan	1,809,720.55
Total	**12,655,134.83**

- **Non Performing Loan Ratio**

Particulars	Ratio
NPA / Total Loan	0.13%
Net NPA / Net Loan	0.065%

- **Movement of Non performing Assets:**

Particulars	This Quarter	Previous Quarter	Changes (%)
Non Performing Assets (Gross)	12,655,134.83	8,595,000.00	47.24%
Non Performing Assets (Net))	6,434,060.71	3,400,000.00	89.24%

- **Write off of loans and interest Suspense during the year :** Nil

- **Movements in Loan Loss Provisions and interest suspense**

Particulars	This Quarter	Previous Quarter	Changes (%)
Loan Loss Provision	105,456,038.47	96,707,036.04	9.05%
Interest Suspense	6,996,954.21	3,060,830.20	128.60%

- **Details of additional Loan Loss Provision:**

Particulars	This Quarter
1. Pass	
2. Restructured	
3. Substandard	1,011,353.57
4. Doubtful	3,400,000.00
5. Loss	1,809,720.55
Total Loan Loss Provision	**6,221,074.12**

- **Segregation of Investment Portfolio:**

Particulars	**This Quarter**
Held for Trading	
Held to Maturity	1,536,409,917.68
Available for Sale	
Total Investments	**1,536,409,917.68**