Disclosure under BASEL II
As at Mid April 2010 (3nd 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	1,325,136,250.00
General Reserve	17,507,726.00
Retained Earning	92,538,200.90
Core Capital	**1,435,182,176.90**

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

Particulars	**Amount (Rs.)**
General Loan Loss Provision	122,260,188.35
Exchange Fluctuation Reserve	7,821,258.00
Supplementary Capital	**130,081,446.35**

- **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	1,435,182,176.90
Supplementary capital	130,081,446.35
Total Capital Fund	**1,565,263,623.25**

- **Capital Adequacy Ratio :**

  10.77 Percentage

2. Risk Exposure

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

Particulars	**Amount (Rs.)**
Risk Weighted Exposure for Credit Risk	13,796,038,069.39
Risk Weighted Exposure for Operational Risk	285,885,788.50
Risk Weighted Exposure for Market Risk	44,803,711.24
Total Risk Weighted Exposures	**14,126,727,569.14**
Add: 3 % of the total deposit due to insufficient Liquid Assets	**403,322,061.00**

Total Risk Weighted Exposures (After Bank's Adjustments of Pillar II)	**14,530,049,630.14**

- **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	22,687,500.00
c) Claims on banks	325,293,520.57
d) Claims on corporate & securities firms	5,976,742,723.73
e) Claims on regulatory retail portfolio	1,702,558,802.32
f) Claims secured by residential properties	308,033,649.32
g) Claims secured by commercial real state	2,339,041,113.56
h) Past due claims	13,061,030.76
i) High risk claims	1,020,113,641.38
j) Other assets	562,070,195.53
k) Off balance sheet items	1,526,435,892.22
Total Risk Weightage Assets	**13,796,038,069.39**

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

Particulars	**Amount (Rs.)**
Risk Weighted Exposure for Credit Risk	13,796,038,069.39
Risk Weighted Exposure for Operational Risk	285,885,788.50
Risk Weighted Exposure for Market Risk	44,803,711.24
Add: 3 % of the total deposit due to insufficient Liquid Assets	403,322,061.00
Total Risk Weighted Exposures	**14,530,049,630.14**
Total Tier 1 Capital Fund	1,435,182,176.90
Total Capital Fund	1,565,263,623.25
Total Tier 1 Capital to Total Risk Weighted Exposures	9.88%
Total Capital Fund to Total Risk Weighted Exposure	10.77%

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

Particulars	**Loan**
Restructured and rescheduled loan	NIL
Sub standard loan	8,044,664.46
Doubtful loans	5,347,711.00
Bad loan	8,515,594.55
Total	**21,907,970.01**
Provision For Loss	13,200,616.17
Net Amount	**8,707,353.85**

- **Non Performing Loan Ratio**

Particulars	**Ratio**
NPA / Total Loan	0.18%
Net NPA / Net Loan	0.07%

- **Movement of Non performing Assets:**

Particulars	**This Quarter**	**Previous Quarter**	**Changes (%)**
Non Performing Assets (Gross)	21,907,970.01	15,819,380.48	38.49%
Non Performing Assets (Net))	8,707,353.85	5,495,317.20	58.45%

- **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	135,506,269.56	129,152,752.82	4.92%
Interest Suspense	18,760,481.96	10,810,125.58	73.55%

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

Particulars	**This Quarter**
1. Pass	122,305,653.40
2. Restructured	
3. Substandard	2,011,166.12
4. Doubtful	2,673,855.50
5. Loss	8,515,594.55
Total Loan Loss Provision	**135,506,269.56**

- **Segregation of Investment Portfolio:**

Particulars	**This Quarter**
Held for Trading	-
Held to Maturity	1,360,151,150.00
Available for Sale	-
Total Investments	**1,360,151,150.00**