

**Disclosure under BASEL II**  
**As at Mid January 2010 (2<sup>nd</sup> Quarter End of FY 2009/10)**

1. **Capital Structure and Capital Adequacy**
- **Tier 1 Capital and breakdowns of its Components**

<b>Particulars</b>	<b>Amount (Rs.)</b>
Paid Up Capital	1,325,136,250.00
General Reserve	17,507,726.00
Retained Earning	52,839,219.82
<b>Core Capital</b>	<b>1,395,483,195.82</b>

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

<b>Particulars</b>	<b>Amount (Rs.)</b>
General Loan Loss Provision	118,822,754.20
Exchange Fluctuation Reserve	7,821,258.00
<b>Supplementary capital</b>	<b>126,644,012.20</b>

- **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**

<b>Particulars</b>	<b>Amount (Rs.)</b>
Core Capital	1,395,483,195.82
Supplementary capital	126,644,012.20
<b>Total Capital Fund</b>	<b>1,522,127,208.02</b>

- **Capital Adequacy Ratio :**  
11.51 Percentage

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

<b>Particulars</b>	<b>Amount (Rs.)</b>
Risk Weighted Exposure for Credit Risk	12,916,235,223.91
Risk Weighted Exposure for Operational Risk	285,885,788.50
Risk Weighted Exposure for Market Risk	27,817,665.12
<b>Total Risk Weighted Exposures</b>	<b>13,229,938,677.53</b>

- 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	357,814,733.44
d) Claims on corporate & securities firms	5,555,063,765.07
e) Claims on regulatory retail portfolio	1,655,454,537.35
f) Claims secured by residential properties	269,515,687.64
g) Claims secured by commercial real state	2,419,446,031.59
h) Past due claims	8,242,975.80
i) High risk claims	971,959,581.84
j) Other assets	534,810,303.86
k) Off balance sheet items	1,121,240,107.33
<b>Total Risk Weightage Assets</b>	<b>12,916,235,223.91</b>

- Total risk weighted exposure calculation table;

Particulars	Amount ( Rs.)
Risk Weighted Exposure for Credit Risk	12,916,235,223.91
Risk Weighted Exposure for Operational Risk	285,885,788.50
Risk Weighted Exposure for Market Risk	27,817,665.12
<b>Total Risk Weighted Exposures</b>	<b>13,229,938,677.53</b>
Total Tier 1 Capital Fund	1,395,483,195.82
Total Capital Fund	1,522,127,208.02
Total Tier 1 Capital to Total Risk Weighted Exposures	10.55%
Total Capital Fund to Total Risk Weighted Exposure	11.51%

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

Particulars	Amount (Rs.)
Restructured and rescheduled loan	NIL
Sub standard loan	3,761,948.93
Doubtful loans	5,347,711.00
Bad loan	6,709,720.55
<b>Gross Amount</b>	<b>15,819,380.48</b>
<b>Provision For Loss</b>	<b>10,324,063.28</b>
<b>Net Amount</b>	<b>5,495,317.20</b>

- **Non Performing Loan Ratio**

Particulars	Ratio
NPA / Total Loan	0.13%
Net NPA / Net Loan	0.05%

- **Movement of Non performing Assets:**

Particulars	This Quarter	Previous Quarter	Changes (%)
Non Performing Assets (Gross)	15,819,380.48	12,655,134.83	25.00%
Non Performing Assets (Net)	5,495,317.20	6,434,060.71	-14.59%

- **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	129,152,752.82	105,456,038.47	22.47%
Interest Suspense	10,810,125.58	6,996,954.21	54.50%

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

Particulars	This Quarter
1. Pass	-
2. Restructured	0
3. Substandard	940,487.23
4. Doubtful	2,673,855.50
5. Loss	6,709,720.55
<b>Total Loan Loss Provision</b>	<b>10,324,063.28</b>

- **Segregation of Investment Portfolio:**

Particulars	This Quarter
Held for Trading	
Held to Maturity	1,248,753,480.00
Available for Sale	
<b>Total Investments</b>	<b>1,248,753,480.00</b>