

# Disclosure of Basel II (Second Quarter end of F.Y. 2010/11)

## Tier 1 Capital and breakdown of its components

Particulars	Rs. In 000
1 Paid up equity share capital	3,037,500
2 Irredeemable preference shares	6,400,000
3 Statutory general reserves	1,329,440
4 Retained earnings(loss)	(4,391,668)
5 Unaudited current year cumulative profit	654,988
6 Other free reserve	3,860,889
7 Deduction from capital - Investment in excess of limit	(82,708)
<b>Total</b>	<b>10,808,441</b>

## Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Subordinated Term Debt	2,300,000
2 General loan loss provision	932,049
3 Investment Adjustment Reserve	81,588
4 Exchange Equalization Reserve	9,221
<b>Total</b>	<b>3,322,858</b>

## Detailed information about the subordinated term debt with information on the outstanding amount, maturity amount raised during the year and amount eligible to be reckoned as capital funds

Rs. 3.2 billion, six percent debenture with maturity period of five years and above and are eligible to be reckoned

## Total Qualifying Capital

Particulars	Rs. In 000
1 Core (Tier 1) Capital	10,808,441
2 Supplementary (Tier 2) Capital	3,322,858
<b>Total</b>	<b>14,131,299</b>

## Capital adequacy ratio

18.95

## Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	67,496,869
2 Risk weighted exposure for operational risk	7,045,660
3 Risk weighted exposure for market risk	21,390
<b>Total</b>	<b>74,563,919</b>

**Risk weighted exposure under each of 11 categories of credit risk**

Particulars	Risk Weighted Exposure (Rs.in'000)
1 Claims on government & central bank	-
2 Claims on other official entities	-
3 Claims on banks	600,924
4 Claims on corporate & securities firms	-
5 Claims on regulatory retail portfolio	-
6 Claims secured by residential properties	-
7 Claims secured by commercial real state	-
8 Past due claims	-
9 High risk claims	54,522,622
10 Other assets	10,134,516
11 Off balance sheet items	2,238,807
<b>Total</b>	<b>67,496,869</b>

**Total risk weighted exposure calculation table**

Particulars	Rs. In 000
1 Total risk weighted exposures	74,563,919
2 Total core (tier 1) capital	10,808,441
3 Total capital fund (tier 1 + tier 2)	14,131,299
4 Core capital to total risk weighted exposures	14.50%
5 Total capital fund to total risk weighted exposures	18.95%

**Amount of NPA**

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	-	-	-
2 Substandard loan	475,612	118,903	356,709
3 Doubtful loan	814,267	407,134	407,134
4 Loss loan	1,996,521	1,996,521	-
<b>Total</b>	<b>3,286,400</b>	<b>2,522,558</b>	<b>763,843</b>

**NPA Ratio**

Gross NPA to gross loan & advance	8.12%
Net NPA to net loan & advance	2.20%

**Movement of Non Performing Assets**

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	-	-	-
2 Substandard loan	475,612	489,911	(14,299)
3 Doubtful loan	814,267	896,832	(82,565)
4 Loss loan	1,996,521	2,018,657	(22,136)
<b>Total</b>	<b>3,286,400</b>	<b>3,405,400</b>	<b>(119,000)</b>

### Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan	1,887,300
2 Write-off interest suspense	2,996,100
<b>Total</b>	<b>4,883,400</b>

### Movement in Loan Loss Provision

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Loan loss provision	5,720,200	6,394,509	(674,309)
2 Interest suspense	2,500,600	2,133,594	367,006
<b>Total</b>	<b>8,220,800</b>	<b>8,528,103</b>	<b>(307,303)</b>

### Segregation of investment portfolio

Categories	Rs. In 000
1 Held for trading	1,309,900
2 Held to maturity	4,004,400
3 Available for sale	-
<b>Total</b>	<b>5,314,300</b>