

Disclosure of Basel II (Third 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	1,012,099
6 Other free reserve	3,860,889
7 Deduction from capital - Investment in excess of limit	(82,708)
Total	11,165,552

Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Subordinated Term Debt	2,300,000
2 General loan loss provision	365,157
3 Investment Adjustment Reserve	81,588
4 Exchange Equalization Reserve	9,221
Total	2,755,966

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 as

Total Qualifying Capital

Particulars	Rs. In 000
1 Core (Tier 1) Capital	11,165,552
2 Supplementary (Tier 2) Capital	2,755,966
Total	13,921,518

Capital adequacy ratio

19.12

Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	66,609,804
2 Risk weighted exposure for operational risk	7,045,660
3 Risk weighted exposure for market risk	14,338
Total	73,669,802

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	35,643,368
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	41,486,741,000
10 Other assets	10,793,192,000
11 Off balance sheet items	2,267,404,000
Total	54,582,980,368

Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures	75,879,896
2 Total core (tier 1) capital	11,165,552
3 Total capital fund (tier 1 + tier 2)	14,504,860
4 Core capital to total risk weighted exposures	14.71%
5 Total capital fund to total risk weighted exposures	19.12%

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	517,308	129,327	387,981
3 Doubtful loan	562,443	281,222	281,222
4 Loss loan	2,423,374	2,423,374	-
Total	3,503,125	2,833,923	669,203

NPA Ratio

Gross NPA to gross loan & advance	8.65%
Net NPA to net loan & advance	1.65%

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	517,308	475,612	41,696
3 Doubtful loan	562,443	814,267	(251,824)
4 Loss loan	2,423,374	1,996,521	426,853
Total	3,503,125	3,286,400	216,725

Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan	1,706,718
2 Write-off interest suspense	2,784,645
Total	4,491,363

Movement in Loan Loss Provision

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Loan loss provision	5,655,689	5,720,200	(64,511)
2 Interest suspense	1,781,490	2,500,600	(719,110)
Total	7,437,179	8,220,800	(783,621)

Segregation of investment portfolio

Categories	Rs. In 000
1 Held for trading	1,003,586
2 Held to maturity	4,760,077
3 Available for sale	-
Total	5,763,663