

Disclosure of Basel II (First Quarter end of F.Y. 2011/12)

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	6,436,800
3 Statutory general reserves	1,329,440
4 Retained earnings(loss)	(2,783,530)
5 Unaudited current year cumulative profit	285,422
6 Other free reserve	3,860,890
7 Deduction from capital - Investment in excess of limit	88,050
Total	12,078,472

Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Subordinated Term Debt	2,300,000
2 General loan loss provision	1,014,200
3 Investment Adjustment Reserve	80,788
4 Exchange Equalization Reserve	9,221
Total	3,404,209

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. 2.3 billion, six percent debenture with maturity period of five years and above and are eligible to be reckoned as capital funds

Total Qualifying Capital

Particulars	Rs. In 000
1 Core (Tier 1) Capital	12,078,472
2 Supplementary (Tier 2) Capital	3,404,209
Total	15,482,681

Capital adequacy ratio

19.08

Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	69,998,225
2 Risk weighted exposure for operational risk	7,663,797
3 Risk weighted exposure for market risk	19,596
Total	77,681,618

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	629,485,000
4 Claims on corporate & securities firms	130,019,950
5 Claims on regulatory retail portfolio	-
6 Claims secured by residential properties	-
7 Claims secured by commercial real state	-
8 Past due claims	54,614,760,000
9 High risk claims	277,603,800
10 Other assets	12,287,716,000
11 Off balance sheet items	2,058,640,000
Total	69,998,224,750

Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures (supervisory haircut adjusted)	81,136,032
2 Total core (tier 1) capital	12,078,472
3 Total capital fund (tier 1 + tier 2)	15,482,681
4 Core capital to total risk weighted exposures	14.89%
5 Total capital fund to total risk weighted exposures	19.08%

Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	1,020,090	302,490	717,600
2 Substandard loan	711,340	177,830	533,510
3 Doubtful loan	661,340	330,670	330,670
4 Loss loan	2,258,660	2,258,660	-
Total	3,631,340	3,069,650	1,581,780

NPA Ratio

Gross NPA to gross loan & advance	11.05%
Net NPA to net loan & advance	4.34%

Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	1,020,090	680,600	339,490
2 Substandard loan	711,340	835,300	(123,960)
3 Doubtful loan	661,340	420,800	240,540
4 Loss loan	2,258,660	2,234,700	23,960
Total	3,631,340	3,490,800	480,030

Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan	1,550,330
2 Write-off interest suspense	2,700,522
Total	4,250,852

Movement in Loan Loss Provision

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Loan loss provision	5,671,260	5,578,900	92,360
2 Interest suspense	1,680,570	1,730,000	(49,430)
Total	7,351,830	7,308,900	42,930

Segregation of investment portfolio

Categories	Rs. In 000
1 Held for trading	274,170,000
2 Held to maturity	7,442,250,000
3 Available for sale	-
Total	7,716,420,000