

# Capital Adequacy Disclosures (Third Quarter End of F.Y. 2012/13)

## 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	2,886,041
4 Retained earnings(loss)	602,565
5 Unaudited current year cumulative profit	945,373
6 Other free reserve	229
7 Deduction from capital - Investment in excess of limit	88,050
<b>Total</b>	<b>13,820,458</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	1,180,627
3 Investment Adjustment Reserve	145
4 Exchange Equalization Reserve	9,366
<b>Total</b>	<b>3,490,138</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. 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	13,820,458
2 Supplementary (Tier 2) Capital	3,490,138
<b>Total</b>	<b>17,310,596</b>

## Capital adequacy ratio

18.33

## Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	83,985,581
2 Risk weighted exposure for operational risk	6,722,269
3 Risk weighted exposure for market risk	57,641
<b>Total</b>	<b>90,765,491</b>

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

Particulars	Risk Weighted Exposure (Amount in Rs.)
1 Claims on government & central bank	-
2 Claims on other official entities	-
3 Claims on banks	694,854,878
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	70,257,068,550
9 High risk claims	7,209,465
10 Other assets	7,023,938,670
11 Off balance sheet items	6,002,509,535
<b>Total</b>	<b>83,985,581,098</b>

#### Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures (supervisory haircut adjusted)	94,450,187
2 Total core (tier 1) capital	13,820,458
3 Total capital fund (tier 1 + tier 2)	17,310,596
4 Core capital to total risk weighted exposures	14.63%
5 Total capital fund to total risk weighted exposures	18.33%

#### Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	717,110	537,830	179,280
2 Substandard loan	584,470	146,120	438,350
3 Doubtful loan	353,050	176,530	176,520
4 Loss loan	1,622,990	1,622,990	-
<b>Total</b>	<b>3,277,620</b>	<b>2,483,470</b>	<b>794,150</b>

#### NPA Ratio

Gross NPA to gross loan & advance	6.76%
Net NPA to net loan & advance	1.84%

#### Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	717,110	841,250	(124,140)
2 Substandard loan	584,470	542,150	42,320
3 Doubtful loan	353,050	357,420	(4,370)
4 Loss loan	1,622,990	1,480,560	142,430
<b>Total</b>	<b>3,277,620</b>	<b>3,221,380</b>	<b>56,240</b>

#### Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan and Its Interest	5,180,000
2 Interest suspense	1,941,041
<b>Total</b>	<b>7,121,041</b>

**Movement in Loan Loss Provision and Interest Suspense**

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Loan loss provision	5,429,290	5,347,460	81,830
2 Interest suspense	1,941,041	1,851,760	89,281
<b>Total</b>	<b>7,370,331</b>	<b>7,199,220</b>	<b>171,111</b>

**Detail of Additional Loan Loss Provision**

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
Additional loan loss provision	2,455,870	2,451,910	3,960

**Segregation of investment portfolio**

Categories	Amount in Rs.
1 Held for trading	-
2 Held to maturity	9,207,519,100
3 Available for sale	89,099,750
<b>Total</b>	<b>9,296,618,850</b>