

# Capital Adequacy Disclosures (Fourth 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	3,200,000
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	2,259,947
6 Other free reserve	229
7 Deduction from capital - Investment in excess of limit	88,050
<b>Total</b>	<b>15,297,531</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	518,131
3 Investment Adjustment Reserve	145
4 Exchange Equalization Reserve	9,366
<b>Total</b>	<b>2,827,642</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	15,297,531
2 Supplementary (Tier 2) Capital	2,827,642
<b>Total</b>	<b>18,125,173</b>

## Capital adequacy ratio

17.89

## Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	90,707,342
2 Risk weighted exposure for operational risk	6,722,269
3 Risk weighted exposure for market risk	9,127
<b>Total</b>	<b>97,438,738</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	968,452,993
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	74,648,479,395
9 High risk claims	7,209,465
10 Other assets	8,039,018,366
11 Off balance sheet items	7,044,181,640
<b>Total</b>	<b>90,707,341,859</b>

#### Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures (supervisory haircut adjusted)	101,323,632
2 Total core (tier 1) capital	15,297,531
3 Total capital fund (tier 1 + tier 2)	18,125,173
4 Core capital to total risk weighted exposures	15.10%
5 Total capital fund to total risk weighted exposures	17.89%

#### Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	952,950	733,770	219,180
2 Substandard loan	696,950	174,240	522,710
3 Doubtful loan	378,990	189,490	189,500
4 Loss loan	1,117,300	1,117,300	-
<b>Total</b>	<b>3,146,190</b>	<b>2,214,800</b>	<b>931,390</b>

#### NPA Ratio

Gross NPA to gross loan & advance	5.84%
Net NPA to net loan & advance	1.87%

#### Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	952,950	717,110	235,840
2 Substandard loan	696,950	584,470	112,480
3 Doubtful loan	378,990	353,050	25,940
4 Loss loan	1,117,300	1,622,990	(505,690)
<b>Total</b>	<b>3,146,190</b>	<b>3,277,620</b>	<b>(131,430)</b>

#### Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan and Its Interest	3,440,800
2 Interest suspense	1,612,492
<b>Total</b>	<b>5,053,292</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	5,188,897	5,429,290	(240,393)
2 Interest suspense	1,612,492	1,941,041	(328,549)
<b>Total</b>	<b>6,801,389</b>	<b>7,370,331</b>	<b>(568,942)</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	2,455,870	-

**Segregation of investment portfolio**

Categories	Amount in Rs.
1 Held for trading	350,000,000
2 Held to maturity	8,961,060,150
3 Available for sale	89,100,800
<b>Total</b>	<b>9,400,160,950</b>