

Capital Adequacy Disclosures (First Quarter End of F.Y. 2013/14)

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	3,349,000
4 Retained earnings(loss)	2,453,000
5 Unaudited current year cumulative profit	237,071
6 Other free reserve	229
7 Deduction from capital - Investment in excess of limit	88,050
Total	15,588,050

Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Subordinated Term Debt	2,300,000
2 General loan loss provision	528,810
3 Investment Adjustment Reserve	145
4 Exchange Equalization Reserve	9,366
Total	2,838,321

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	15,588,050
2 Supplementary (Tier 2) Capital	2,838,321
Total	18,426,371

Capital adequacy ratio

17.94

Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	91,219,395
2 Risk weighted exposure for operational risk	6,939,160
3 Risk weighted exposure for market risk	10,826
Total	98,169,381

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	1,082,129,000
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	76,091,955,000
10 Other assets	7,337,530,000
11 Off balance sheet items	6,707,781,000
Total	91,219,395,000

Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures (supervisory haircut adjusted)	102,726,778
2 Total core (tier 1) capital	15,588,050
3 Total capital fund (tier 1 + tier 2)	18,426,371
4 Core capital to total risk weighted exposures	15.17%
5 Total capital fund to total risk weighted exposures	17.94%

Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	1,106,250	741,188	365,063
2 Substandard loan	391,045	97,761	293,284
3 Doubtful loan	350,235	175,118	175,118
4 Loss loan	1,269,991	1,269,991	-
Total	3,117,521	2,284,057	833,464

NPA Ratio

Gross NPA to gross loan & advance	5.57%
Net NPA to net loan & advance	1.64%

Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	1,106,250	952,950	153,300
2 Substandard loan	391,045	696,950	(305,905)
3 Doubtful loan	350,235	378,990	(28,755)
4 Loss loan	1,269,991	1,117,300	152,691
Total	3,117,521	3,146,190	(28,669)

Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan and Its Interest	4,521,400
2 Interest suspense	1,735,000
Total	6,256,400

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	5,268,687	5,188,897	79,790
2 Interest suspense	1,735,000	1,612,492	122,508
Total	7,003,687	6,801,389	202,298

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	-
2 Held to maturity	11,707,980,896
3 Available for sale	89,100,800
Total	11,797,081,696