

Capital Adequacy Disclosures (Second 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	460,079
6 Other free reserve	229
7 Deduction from capital - Investment in excess of limit	88,060
Total	15,811,048

Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Subordinated Term Debt	2,300,000
2 General loan loss provision	544,680
3 Investment Adjustment Reserve	145
4 Exchange Equalization Reserve	9,366
Total	2,854,191

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	15,811,048
2 Supplementary (Tier 2) Capital	2,854,191
Total	18,665,239

Capital adequacy ratio

16.62

Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	100,359,870
2 Risk weighted exposure for operational risk	6,939,160
3 Risk weighted exposure for market risk	152,990
Total	107,452,020

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	1,524,060,000
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	79,048,200,000
10 Other assets	11,148,650,000
11 Off balance sheet items	8,638,960,000
Total	100,359,870,000

Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures (supervisory haircut adjusted)	112,287,900
2 Total core (tier 1) capital	15,811,048
3 Total capital fund (tier 1 + tier 2)	18,665,239
4 Core capital to total risk weighted exposures	14.08%
5 Total capital fund to total risk weighted exposures	16.62%

Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	1,052,850	705,410	347,440
2 Substandard loan	937,260	234,320	702,940
3 Doubtful loan	362,750	181,370	181,380
4 Loss loan	1,155,280	1,155,280	-
Total	3,508,140	2,276,380	1,231,760

NPA Ratio

Gross NPA to gross loan & advance	6.05%
Net NPA to net loan & advance	2.34%

Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	1,052,850	1,106,250	(53,400)
2 Substandard loan	937,260	391,050	546,210
3 Doubtful loan	362,750	350,240	12,510
4 Loss loan	1,155,280	1,269,990	(114,710)
Total	3,508,140	3,117,530	390,610

Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan and Its Interest	4,564,000
2 Interest suspense	1,860,840
Total	6,424,840

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	5,276,920	5,268,687	8,233
2 Interest suspense	1,860,840	1,735,000	125,840
Total	7,137,760	7,003,687	134,073

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	15,456,409,200
3 Available for sale	89,100,800
Total	15,545,510,000