

Capital Adequacy Disclosures (Fourth 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	3,383,940
4 Retained earnings(loss)	1,192,430
5 Unaudited current year cumulative profit	1,509,462
6 Other free reserve	229
7 Deduction from capital - Investment in excess of limit	89,570
Total	15,633,291

Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Subordinated Term Debt	2,300,000
2 General loan loss provision	591,210
3 Investment Adjustment Reserve	145
4 Exchange Equalization Reserve	9,366
Total	2,900,721

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	15,633,291
2 Supplementary (Tier 2) Capital	2,900,721
Total	18,534,012

Capital adequacy ratio

15.17

Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	109,894,984
2 Risk weighted exposure for operational risk	6,887,135
3 Risk weighted exposure for market risk	329,024
Total	117,111,143

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	2,674,194,962
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	86,257,906,956
10 Other assets	11,369,686,592
11 Off balance sheet items	9,593,195,075
Total	109,894,983,586

Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures (supervisory haircut adjusted)	122,206,665
2 Total core (tier 1) capital	15,633,291
3 Total capital fund (tier 1 + tier 2)	18,534,012
4 Core capital to total risk weighted exposures	12.79%
5 Total capital fund to total risk weighted exposures	15.17%

Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	1,089,810	435,904	653,906
2 Substandard loan	785,047	196,262	588,786
3 Doubtful loan	374,556	187,278	187,278
4 Loss loan	1,083,120	1,083,120	-
Total	3,332,533	1,902,564	1,429,969

NPA Ratio

Gross NPA to gross loan & advance	5.34%
Net NPA to net loan & advance	2.49%

Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	1,089,810	1,062,710	27,100
2 Substandard loan	785,047	1,067,263	(282,215)
3 Doubtful loan	374,556	472,219	(97,663)
4 Loss loan	1,083,120	1,236,536	(153,416)
Total	3,332,533	3,838,728	(506,194)

Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan and Its Interest	4,569,100
2 Interest suspense	1,586,500
Total	6,155,600

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	4,949,664	5,157,395	(207,731)
2 Interest suspense	1,586,500	1,785,671	(199,171)
Total	6,536,164	6,943,066	(406,902)

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	13,421,241,802
3 Available for sale	89,561,600
Total	13,510,803,402