

Capital Adequacy Disclosures (First Quarter End of F.Y. 2014/15)

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	3,383,941
4 Retained earnings(loss)	2,701,894
5 Unaudited current year cumulative profit	215,059
6 Other free reserve	229
7 Deduction from capital - Investment in excess of limit	89,570
Total	15,848,353

Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Subordinated Term Debt	2,300,000
2 General loan loss provision	597,950
3 Investment Adjustment Reserve	145
4 Exchange Equalization Reserve	9,366
Total	2,907,461

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	15,848,353
2 Supplementary (Tier 2) Capital	2,907,461
Total	18,755,814

Capital adequacy ratio

15.38

Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	108,617,888
2 Risk weighted exposure for operational risk	7,650,475
3 Risk weighted exposure for market risk	470,957
Total	116,739,320

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	1,882,636
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	87,183,264
10 Other assets	10,716,517
11 Off balance sheet items	8,835,472
Total	108,617,888

Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures (supervisory haircut adjusted)	121,961,923
2 Total core (tier 1) capital	15,848,353
3 Total capital fund (tier 1 + tier 2)	18,755,814
4 Core capital to total risk weighted exposures	12.99%
5 Total capital fund to total risk weighted exposures	15.38%

Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	1,052,152	420,861	631,291
2 Substandard loan	787,728	196,932	590,796
3 Doubtful loan	318,461	159,231	159,231
4 Loss loan	1,404,452	1,404,452	-
Total	3,562,793	2,181,475	1,381,318

NPA Ratio

Gross NPA to Gross loan & advance	5.62%
Net NPA to net loan & advance	2.38%

Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	1,052,152	1,089,810	(37,658)
2 Substandard loan	787,728	785,047	2,681
3 Doubtful loan	318,461	374,556	(56,094)
4 Loss loan	1,404,452	1,083,120	321,332
Total	3,562,793	3,332,533	230,260

Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan and Its Interest	3,979,800
2 Interest suspense	1,833,890
Total	5,813,690

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	5,235,290	4,949,664	285,626
2 Interest suspense	1,833,890	1,586,500	247,390
Total	7,069,180	6,536,164	533,016

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	12,609,122
3 Available for sale	89,562
Total	12,698,684