

Capital Adequacy Disclosures (Second 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	534,534
6 Other free reserve	229
7 Deduction from capital - Investment in excess of limit	89,562
Total	16,167,837

Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Subordinated Term Debt	2,300,000
2 General loan loss provision	635,860
3 Investment Adjustment Reserve	145
4 Exchange Equalization Reserve	9,366
Total	2,945,371

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	16,167,837
2 Supplementary (Tier 2) Capital	2,945,371
Total	19,113,208

Capital adequacy ratio

15.18

Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	112,397,738
2 Risk weighted exposure for operational risk	7,650,475
3 Risk weighted exposure for market risk	491,480
Total	120,539,693

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	1,428,647
4 Claims on corporate & securities firms	95,660
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	92,204,342
10 Other assets	9,578,161
11 Off balance sheet items	9,090,929
Total	112,397,738

Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures (supervisory haircut adjusted)	125,876,307
2 Total core (tier 1) capital	16,167,837
3 Total capital fund (tier 1 + tier 2)	19,113,208
4 Core capital to total risk weighted exposures	12.84%
5 Total capital fund to total risk weighted exposures	15.18%

Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	1,030,000	412,000	618,000
2 Substandard loan	619,422	154,856	464,567
3 Doubtful loan	370,741	185,370	185,370
4 Loss loan	1,428,108	1,428,108	-
Total	3,448,271	2,180,334	1,267,937

NPA Ratio

Gross NPA to Gross loan & advance	5.14%
Net NPA to net loan & advance	2.05%

Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	1,030,000	1,052,152	(22,152)
2 Substandard loan	619,422	787,728	(168,306)
3 Doubtful loan	370,741	318,461	52,279
4 Loss loan	1,428,108	1,404,452	23,657
Total	3,448,271	3,562,793	(114,522)

Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan and Its Interest	3,915,800
2 Interest suspense	1,764,232
Total	5,680,032

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	5,272,070	5,235,290	36,780
2 Interest suspense	1,764,232	1,833,890	(69,658)
Total	7,036,302	7,069,180	(32,878)

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	13,967,835
3 Available for sale	89,562
Total	14,057,396