

Capital Adequacy Disclosures (Fourth 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	3,424,000
2 Irredeemable preference shares	6,436,800
3 Statutory general reserves	3,688,102
4 Retained earnings(loss)	(1,079,241)
5 Unaudited current year cumulative profit	1,876,190
6 Other free reserve	229
7 Deduction from capital - Investment in excess of limit	89,562
8 Debenture Redemption Reserve	460,000
Total	14,716,519

Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Subordinated Term Debt	1,840,000
2 General loan loss provision	694,780
3 Investment Adjustment Reserve	1,026
4 Exchange Equalization Reserve	27,837
Total	2,563,643

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. 1.84 billion, six percent debenture with maturity period of four years and is eligible to be reckoned as capital fund.

Total Qualifying Capital

Particulars	Rs. In 000
1 Core (Tier 1) Capital	14,716,519
2 Supplementary (Tier 2) Capital	2,563,643
Total	17,280,162

Capital adequacy ratio

12.55

Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	123,485,406
2 Risk weighted exposure for operational risk	7,693,330
3 Risk weighted exposure for market risk	833,003
Total	132,011,739

Risk weighted exposure under each of 11 categories of credit risk

Particulars	Risk Weighted Exposure (In Thousand)
1 Claims on government & central bank	-
2 Claims on other official entities	-
3 Claims on banks	2,040,626
4 Claims on corporate & securities firms	43,483
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	99,451,940
10 Other assets	12,758,113
11 Off balance sheet items	9,191,244
Total	123,485,406

Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures (supervisory haircut adjusted)	137,718,513
2 Total core (tier 1) capital	14,716,519
3 Total capital fund (tier 1 + tier 2)	17,280,162
4 Core capital to total risk weighted exposures	10.69%
5 Total capital fund to total risk weighted exposures	12.55%

Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	798,313	231,511	566,802
2 Substandard loan	691,426	172,856	518,569
3 Doubtful loan	477,655	238,828	238,828
4 Loss loan	1,302,311	1,302,311	-
Total	3,269,705	1,945,506	1,324,199

NPA Ratio

Gross NPA to Gross loan & advance	4.53%
Net NPA to net loan & advance	0.20%

Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	798,313	1,030,000	(231,687)
2 Substandard loan	691,426	619,422	72,003
3 Doubtful loan	477,655	370,741	106,915
4 Loss loan	1,302,311	1,428,108	(125,798)
Total	3,269,705	3,448,271	(178,566)

Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan and Its Interest	3,556,100
2 Interest suspense	1,631,706
Total	5,187,806

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	5,614,346	5,272,070	342,276
2 Interest suspense	1,631,706	1,764,232	(132,526)
Total	7,246,052	7,036,302	209,750

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 Thousand Rs.
1 Held for trading	-
2 Held to maturity	13,610,417
3 Available for sale	89,562
Total	13,699,979