

# Capital Adequacy Disclosures (Second Quarter End of F.Y. 2015/16)

## 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)	796,949
5 Unaudited current year cumulative profit	387,530
6 Other free reserve	229
7 Deduction from capital - Investment in excess of limit	91,040
8 Debenture Redemption Reserve	460,000
<b>Total</b>	<b>15,102,570</b>

## Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Subordinated Term Debt	1,840,000
2 General loan loss provision	689,958
3 Investment Adjustment Reserve	1,026
4 Exchange Equalization Reserve	27,837
<b>Total</b>	<b>2,558,822</b>

### 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 debentures with maturity period of more than five years and is eligible to be reckoned as capital fund. At the reporting date, the remaining outstanding liability is Rs. 1.84 billion and the reserve created against the bond is Rs. 460 million.

## Total Qualifying Capital

Particulars	Rs. In 000
1 Core (Tier 1) Capital	15,102,570
2 Supplementary (Tier 2) Capital	2,558,822
<b>Total</b>	<b>17,661,392</b>

## Capital adequacy ratio

12.67%

## Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	123,789,601
2 Risk weighted exposure for operational risk	8,559,390
3 Risk weighted exposure for market risk	1,077,390
<b>Total</b>	<b>133,426,381</b>

## 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	2,567,597
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	101,030,015
10 Other assets	11,991,535
11 Off balance sheet items	8,156,971
<b>Total</b>	<b>123,789,601</b>

#### Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures (supervisory haircut adjusted)	139,381,746
2 Total core (tier 1) capital	15,102,572
3 Total capital fund (tier 1 + tier 2)	17,661,394
4 Core capital to total risk weighted exposures	10.84%
5 Total capital fund to total risk weighted exposures	12.67%

#### Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	1,320,100	924,070	396,030
2 Substandard loan	559,521	139,880	419,641
3 Doubtful loan	593,407	296,703	296,703
4 Loss loan	1,474,880	1,474,880	-
<b>Total</b>	<b>3,947,908</b>	<b>2,835,534</b>	<b>1,112,374</b>

#### NPA Ratio

Gross NPA to Gross loan & advance	5.36%
Net NPA to net loan & advance	0.35%

#### Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	1,320,100	1,024,287	295,813
2 Substandard loan	559,521	705,006	(145,485)
3 Doubtful loan	593,407	533,645	59,762
4 Loss loan	1,474,880	1,449,024	25,856
<b>Total</b>	<b>3,947,908</b>	<b>3,711,962</b>	<b>235,946</b>

#### Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan and Its Interest	3,651,100
2 Interest suspense	2,210,180
<b>Total</b>	<b>5,861,280</b>

**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	6,045,397	5,703,475	341,921
2 Interest suspense	2,210,180	1,820,500	389,680
<b>Total</b>	<b>8,255,576</b>	<b>7,523,975</b>	<b>731,601</b>

**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	2,506,290	2,506,290	-

**Segregation of investment portfolio**

Categories	Amount in Thousand Rs.
1 Held for trading	-
2 Held to maturity	15,370,575
3 Available for sale	91,040
<b>Total</b>	<b>15,461,615</b>