

Disclosure of Basel II (Fourth Quarter end of F.Y. 2008/09)

Tier 1 Capital and breakdown of its components

Particulars	Rs. In 000
1 Paid up equity share capital	2,077,500
2 Irredeemable preference shares	6,400,000
3 Statutory general reserves	828,217
4 Retained earnings(loss)	(6,417,584)
5 Unaudited current year cumulative profit	1,237,990
6 Other free reserve	3,892,074
7 Deduction from capital - Investment in excess of limit	(94,644)
Total	7,923,553

Tier 2 Capital and breakdown of its components

Particulars	Rs. In 000
1 Redeemable Preference Share	2,300,000
2 General loan loss provision	887,042
3 Investment Adjustment Reserve	86,334
4 Exchange Equalization Reserve	9,430
Total	3,282,806

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

The bank has not issued any subordinated term debt.

Total Qualifying Capital

Particulars	Rs. In 000
1 Core (Tier 1) Capital	7,923,553
2 Supplementary (Tier 2) Capital	3,282,806
Total	11,206,359

Capital adequacy ratio

15.79

Risk weighted exposures

Particulars	Rs. In 000
1 Risk weighted exposure for credit risk	65,330,311
2 Risk weighted exposure for operational risk	5,588,269
3 Risk weighted exposure for market risk	44,797
Total	70,963,377

Risk weighted exposure under each of 11 categories of credit risk

Particulars	Risk Weighted Exposure (Rs.in'000)
1 Claims on government & central bank	-
2 Claims on other official entities	-
3 Claims on banks	1,798,471
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	53,770,990
10 Other assets	8,797,695
11 Off balance sheet items	963,155
Total	65,330,311

Total risk weighted exposure calculation table

Particulars	Rs. In 000
1 Total risk weighted exposures	70,963,377
2 Total core (tier 1) capital	7,923,553
3 Total capital fund (tier 1 + tier 2)	11,206,359
4 Core capital to total risk weighted exposures	11.17
5 Total capital fund to total risk weighted exposures	15.79

Amount of NPA

Categories	Gross NPA (Rs. In 000)	Provision (Rs. In 000)	Net NPA (Rs. In 000)
1 Reschedule/Restructured loan	2,241,530	582,061	1,659,469
2 Substandard loan	598,903	41,902	557,001
3 Doubtful loan	658,628	296,695	361,933
4 Loss loan	2,087,109	2,128,021	(40,912)
Total	5,586,170	3,048,679	2,537,491

NPA Ratio

Gross NPA to gross loan & advance	14.60%
Net NPA to net loan & advance	7.76%

Movement of Non Performing Assets

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Reschedule/Restructured loan	2,241,530	968,249	1,273,281
2 Substandard loan	598,903	615,191	(16,288)
3 Doubtful loan	658,628	666,126	(7,498)
4 Loss loan	2,087,109	3,438,276	(1,351,167)
Total	5,586,170	5,687,842	(101,672)

Write-off Loan and Interest Suspense

Categories	Rs. In 000
1 Write-off Loan	207,311
2 Write-off interest suspense	39,140
Total	246,451

Movement in Loan Loss Provision

Categories	This quarter (Rs.in '000)	Previous quarter (Rs.in '000)	Difference (Rs.in '000)
1 Loan loss provision	5,704,434	6,166,121	(461,687)
2 Interest suspense	2,772,193	3,018,787	(246,594)
Total	8,476,627	9,184,908	(708,281)

Segregation of investment portfolio

Categories	Rs. In 000
1 Held for trading	-
2 Held to maturity	4,697,563
3 Available for sale	2,191,701
Total	6,889,264