

**Disclosure under Capital Adequacy Framework  
As at Mid October 2010 (1<sup>st</sup> Quarter End of FY 2010/11)**

**1. Capital Structure and Capital Adequacy**

- **Tier 1 Capital and breakdowns of its Components**

Particulars	Amount (Rs.)
Paid Up Capital	1,400,000,000
General Reserve	1,926,299
Retained Earning	57,807,409
<b>Core Capital</b>	<b>1,459,733,708</b>

- **Capital and breakdowns of its Components**

Particulars	Amount (Rs.)
General Loan Loss Provision	15,405,451
Exchange Fluctuation Reserve	4,839
<b>Supplementary Capital</b>	<b>15,410,290</b>

- Detailed information about the Subordinated Term Debts with information on the outstanding amount, maturity, amount raised during the year and amount eligible to be reckoned as capital funds:

We have no such subordinated term debt.

- Deductions from capital

NIL

- **Total qualifying Capital**

Particulars	Amount (Rs.)
Core Capital	1,459,733,708
Supplementary capital	15,410,290
<b>Total Capital Fund</b>	<b>1,475,143,998</b>

- **Capital Adequacy Ratio :**

52.12 Percentages

## 2. Risk Exposure

- Risk weighted exposures for Credit Risk, Market Risk and Operational Risk:

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	2,020,755,458
Risk Weighted Exposure for Operational Risk	807,772,471
Risk Weighted Exposure for Market Risk	1,702,789
Total Risk Weighted Exposures (a+b+c)	2,830,230,718
Add: ...% of the total deposit due to insufficient Liquid Assets(6.4 a 6)	-
Add: ...% of the total RWE due to non compliance to Disclosure Requirement (6.4 a 10)	-
<b>Total Risk Weighted Exposures (After Bank's Adjustments of Pillar II)</b>	<b>2,830,230,718</b>

- Risk Weighted Exposures under each of 11 categories of Credit Risk;

Particulars	Amount (Rs.)
a) Claims on government & central bank	-
b) Claims on other official entities	150,000,000
c) Claims on banks	122,899,447
d) Claims on corporate & securities firms	1,045,109,130
e) Claims on regulatory retail portfolio	147,954,689
f) Claims secured by residential properties	44,755,195
g) Claims secured by commercial real state	76,711,390
h) Past due claims	-
i) High risk claims	104,774,825
j) Other assets	243,524,545
k) Off balance sheet items	85,026,237
<b>Total Risk Weightage Assets</b>	<b>2,020,755,458</b>

- Total risk weighted exposure calculation table:

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	2,020,755,458
Risk Weighted Exposure for Operational Risk	807,772,471
Risk Weighted Exposure for Market Risk	1,702,789
Add: ...% of the total deposit due to insufficient Liquid Assets(6.4 a 6)	-
Add: ...% of the total RWE due to non compliance to Disclosure Requirement (6.4 a 10)	-
<b>Total Risk Weighted Exposures (a+b+c+d)</b>	<b>2,830,230,718</b>
Total Tier 1 Capital Fund	1,459,733,708
Total Capital Fund	1,475,143,998
Total Tier 1 Capital to Total Risk Weighted Exposures	51.58%
Total Capital Fund to Total Risk Weighted Exposure	52.12%

- **Details of Non Performing loan ( Total amount and net amount)**

NIL

- **Movement of Nonperforming Assets:**

NIL

- **Write off of loans and interest Suspense during the year :**

NIL

- **Movements in Loan Loss Provisions and interest suspense**

Particulars	This Quarter	Previous Quarter	Changes (%)
Loan Loss Provision	15,405,451	6,083,300.00	153.24%
Interest Suspense	9,261,209.52	289,662.00	3097.25%

- **Details of additional Loan Loss Provision:**

Particulars	This Quarter
1. Pass	15,405,451
2. Restructured	-
3. Substandard	-
4. Doubtful	-
5. Loss	-
<b>Total Loan Loss Provision</b>	<b>15,405,451</b>

- **Segregation of Investment Portfolio:**

Particulars	This Quarter
Held for Trading	
Held to Maturity	75,000,000
Available for Sale	
<b>Total Investments</b>	<b>75,000,000</b>