Disclosure under Capital Adequacy Framework
As at Mid April (3rd 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	68,097,723
Core Capital	**1,470,024,022**

Tier 2 Capital and breakdowns of its Components

Particulars	**Amount (Rs.)**
General Loan Loss Provision	29,154,764
Exchange Fluctuation Reserve	4,839
Supplementary Capital	**29,159,603**

- **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	1,470,024,022
Supplementary capital	29,159,603
Total Capital Fund	**1,499,183,625**

- **Capital Adequacy Ratio :**

  42.50 Percentages

2. Risk Exposure

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

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	3,426,718,573
Risk Weighted Exposure for Operational Risk	72,748,157
Risk Weighted Exposure for Market Risk	27,654,231
Total Risk Weighted Exposures (a+b+c)	**3,527,120,961**
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)	-
Total Risk Weighted Exposures (After Bank's Adjustments of Pillar II)	**3,527,120,961**

- **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	45,000,000
c) Claims on banks	176,939,731
d) Claims on corporate & securities firms	2,158,838,797
e) Claims on regulatory retail portfolio	299,499,477
f) Claims secured by residential properties	79,939,756
g) Claims secured by commercial real state	91,764,983
h) Past due claims	-
i) High risk claims	166,028,542
j) Other assets	270,298,019
k) Off balance sheet items	138,409,268
Total Risk Weightage Assets	**3,426,718,573**

- **Total risk weighted exposure calculation table:**

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	3,426,718,573
Risk Weighted Exposure for Operational Risk	72,748,157
Risk Weighted Exposure for Market Risk	27,654,231
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)	-
Total Risk Weighted Exposures (a+b+c+d)	**3,527,120,961**
Total Tier 1 Capital Fund	1,470,024,022
Total Capital Fund	1,499,183,625
Total Tier 1 Capital to Total Risk Weighted Exposures	**41.68%**
Total Capital Fund to Total Risk Weighted Exposure	**42.50%**

- **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	29,154,764	22,606,629	28.97%
Interest Suspense	540,645	12,542,569	-95.69%

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

Particulars	**This Quarter**
1. Pass	29,154,764
2. Restructured	-
3. Substandard	0.00
4. Doubtful	0.00
5. Loss	0.00
Total Loan Loss Provision	**29,154,764**

- **Segregation of Investment Portfolio:**

Particulars	**This Quarter**
Held for Trading	
Held to Maturity	257,817,835
Available for Sale	
Total Investments	**257,817,835**