Disclosure under Capital Adequacy Framework
As at Mid January (2nd Quarter End of FY 2011/12)

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	8,067,971
Retained Earning	61,923,607
Core Capital	**1,469,991,578**

Tier 2 Capital and breakdowns of its Components

Particulars	Amount (Rs.)
General Loan Loss Provision	58,224,664
Exchange Fluctuation Reserve	110,281
Supplementary Capital	**58,334,945**

- **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	1,469,991,578
Supplementary capital	58,334,945
Total Capital Fund	**1,528,326,523**

- **Capital Adequacy Ratio :**

  23.15% Percentages

2. Risk Exposure

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

Particulars	**Amount (Rs.)**
Risk Weighted Exposure for Credit Risk	6,343,668,043
Risk Weighted Exposure for Operational Risk	211,018,584
Risk Weighted Exposure for Market Risk	46,792,537
Total Risk Weighted Exposures (a+b+c)	**6,601,479,164**
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)	**6,601,479,164**

- **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	-
c) Claims on banks	97,176,147
d) Claims on corporate & securities firms	4,780,405,681
e) Claims on regulatory retail portfolio	330,677,232
f) Claims secured by residential properties	83,784,762
g) Claims secured by commercial real state	118,879,515
h) Past due claims	-
i) High risk claims	226,103,136
j) Other assets	467,892,474
k) Off balance sheet items	238,749,096
Total Risk Weightage Assets	**6,343,668,043**

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

Particulars	**Amount (Rs.)**
Risk Weighted Exposure for Credit Risk	6,343,668,043
Risk Weighted Exposure for Operational Risk	211,018,584
Risk Weighted Exposure for Market Risk	46,792,537
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)	**6,601,479,164**
Total Tier 1 Capital Fund	1,469,991,578
Total Capital Fund	1,528,326,523
Total Tier 1 Capital to Total Risk Weighted Exposures	22.27%
Total Capital Fund to Total Risk Weighted Exposure	23.15%

- **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	58,224,664	51,465,475	13.13%
Interest Suspense	4,545,332	1,856,270	144.86%

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

Particulars	**This Quarter**
1. Pass	58,224,664
2. Restructured	-
3. Substandard	0.00
4. Doubtful	0.00
5. Loss	0.00
Total Loan Loss Provision	58,224,664

- **Segregation of Investment Portfolio:**

Particulars	**This Quarter**
Held for Trading	
Held to Maturity	838,657,901
Available for Sale	298,912
Total Investments	**838,956,812**