

**Disclosure under Capital Adequacy Framework
As at Mid July (4th 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	78,507,919
Core Capital	1,480,434,218

- **Tier 2 Capital and breakdowns of its Components**

Particulars	Amount (Rs.)
General Loan Loss Provision	43,043,095
Exchange Fluctuation Reserve	4,839
Supplementary Capital	43,047,934

- **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	1,480,434,218
Supplementary capital	43,047,934
Total Capital Fund	1,523,482,152

- **Capital Adequacy Ratio :**

36.44 Percentages

2. Risk Exposure

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

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	4,097,766,605
Risk Weighted Exposure for Operational Risk	72,748,156
Risk Weighted Exposure for Market Risk	10,301,870
Total Risk Weighted Exposures (a+b+c)	4,180,816,631
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)	4,180,816,631

• 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	90,000,000
c) Claims on banks	161,935,010
d) Claims on corporate & securities firms	2,672,350,593
e) Claims on regulatory retail portfolio	247,399,443
f) Claims secured by residential properties	96,370,700
g) Claims secured by commercial real state	154,128,153
h) Past due claims	-
i) High risk claims	165,440,454
j) Other assets	389,199,635
k) Off balance sheet items	120,942,617
Total Risk Weightage Assets	4,097,766,605

• Total risk weighted exposure calculation table:

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	4,097,766,605
Risk Weighted Exposure for Operational Risk	72,748,156
Risk Weighted Exposure for Market Risk	10,301,870
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)	4,180,816,631
Total Tier 1 Capital Fund	1,480,434,218
Total Capital Fund	1,523,482,152
Total Tier 1 Capital to Total Risk Weighted Exposures	35.41%
Total Capital Fund to Total Risk Weighted Exposure	36.44%

- **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	43,043,095	29,154,764	47.64%
Interest Suspense	408,015	540,645	-24.53%

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

Particulars	This Quarter
1. Pass	43,043,095
2. Restructured	-
3. Substandard	0.00
4. Doubtful	0.00
5. Loss	0.00
Total Loan Loss Provision	43,043,095

- **Segregation of Investment Portfolio:**

Particulars	This Quarter
Held for Trading	
Held to Maturity	470,979,383
Available for Sale	
Total Investments	470,979,383