

**Disclosure under Capital Adequacy Framework
As at Mid July (4th 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	2,000,000,000
General Reserve	8,067,971
Retained Earning	127,843,779
Core Capital	2,135,911,750

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

Particulars	Amount (Rs.)
General Loan Loss Provision	74,612,889
Exchange Fluctuation Reserve	110,281
Supplementary Capital	74,723,170

- **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	2,135,911,750
Supplementary capital	74,723,170
Total Capital Fund	2,210,634,920

- **Capital Adequacy Ratio :**

24.39% Percentages

2. **Risk Exposure**

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

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	8,219,773,767
Risk Weighted Exposure for Operational Risk	211,018,584
Risk Weighted Exposure for Market Risk	340,959,125
Total Risk Weighted Exposures (a+b+c)	8,771,751,476
Adjustments under Pillar II	
Add: ...% of the total deposit due to insufficient Liquid Assets(6.4 a 6)	
Add: 3% of the total RWE charge from NRB (6.4 a 10)	263,152,544
Add: 2% capital charge from NRB to risk weighted exposure for operational risk	28,135,811
Total Risk Weighted Exposures (After Bank's Adjustments of Pillar II)	9,063,039,831

• **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	119,254,349
d) Claims on corporate & securities firms	5,940,970,405
e) Claims on regulatory retail portfolio	432,288,448
f) Claims secured by residential properties	69,172,053
g) Claims secured by commercial real state	438,829,169
h) Past due claims	-
i) High risk claims	313,712,921
j) Other assets	391,523,519
k) Off balance sheet items	364,022,903
Total Risk Weightage Assets	8,219,773,767

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

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	8,219,773,767
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- **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	74,612,889	66,484,815	12.23%
Interest Suspense	8,366,850	6,863,070	21.91%

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

Particulars	This Quarter
1. Pass	74,612,889
2. Restructured	-
3. Substandard	-
4. Doubtful	-
5. Loss	-
Total Loan Loss Provision	74,612,889

- **Segregation of Investment Portfolio:**

Particulars	This Quarter
Held for Trading	
Held to Maturity	1,275,700,200
Available for Sale	298,912
Total Investments	1,275,999,112