

**Disclosure under Capital Adequacy Framework
As at Mid October (1st 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	1,926,299
Retained Earning	110,975,499
Core Capital	1,512,901,798

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

Particulars	Amount (Rs.)
General Loan Loss Provision	51,465,475
Exchange Fluctuation Reserve	4,839
Supplementary Capital	51,470,314

- **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	1,512,901,798
Supplementary capital	51,470,314
Total Capital Fund	1,564,372,111

- **Capital Adequacy Ratio :**

28.53% Percentages

2. Risk Exposure

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

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	5,261,198,123
Risk Weighted Exposure for Operational Risk	211,018,584
Risk Weighted Exposure for Market Risk	10,476,833
Total Risk Weighted Exposures (a+b+c)	5,482,693,540
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)	5,482,693,540

- 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	321,501,782
d) Claims on corporate & securities firms	3,436,559,138
e) Claims on regulatory retail portfolio	343,958,734
f) Claims secured by residential properties	92,823,521
g) Claims secured by commercial real state	97,022,841
h) Past due claims	-
i) High risk claims	272,750,683
j) Other assets	421,907,026
k) Off balance sheet items	274,674,399
Total Risk Weightage Assets	5,261,198,123

- Total risk weighted exposure calculation table:

Particulars	Amount (Rs.)
Risk Weighted Exposure for Credit Risk	5,261,198,123
Risk Weighted Exposure for Operational Risk	211,018,584
Risk Weighted Exposure for Market Risk	10,476,833
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)	5,482,693,540
Total Tier 1 Capital Fund	1,512,901,798
Total Capital Fund	1,564,372,111
Total Tier 1 Capital to Total Risk Weighted Exposures	27.59%
Total Capital Fund to Total Risk Weighted Exposure	28.53%

- **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	51,465,475	43,043,095	19.57%
Interest Suspense	1,860,000	1,978,510	-5.99%

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

Particulars	This Quarter
1. Pass	51,465,475
2. Restructured	-
3. Substandard	0.00
4. Doubtful	0.00
5. Loss	0.00
Total Loan Loss Provision	51,465,475

- **Segregation of Investment Portfolio:**

Particulars	This Quarter
Held for Trading	
Held to Maturity	462,952,406
Available for Sale	
Total Investments	462,952,406