

**Disclosure under Capital Adequacy Framework  
As at Mid April (3<sup>rd</sup> 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	112,479,483
<b>Core Capital</b>	<b>1,520,547,454</b>

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

Particulars	Amount (Rs.)
General Loan Loss Provision	65,986,826
Exchange Fluctuation Reserve	110,281
<b>Supplementary Capital</b>	<b>66,097,107</b>

- **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	1,520,547,454
Supplementary capital	66,097,107
<b>Total Capital Fund</b>	<b>1,586,644,561</b>

- **Capital Adequacy Ratio :**

19.69% Percentages

2. **Risk Exposure**

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

<b>Particulars</b>	<b>Amount (Rs.)</b>
Risk Weighted Exposure for Credit Risk	7,143,525,949
Risk Weighted Exposure for Operational Risk	211,018,584
Risk Weighted Exposure for Market Risk	464,932,377
<b>Total Risk Weighted Exposures (a+b+c)</b>	<b>7,819,476,910</b>
<b>Adjustments under Pillar II</b>	
Add: ...% of the total deposit due to insufficient Liquid Assets(6.4 a 6)	
Add: 3% of the total RWE due to non compliance to Disclosure Requirement (6.4 a 10)	234,584,307
Add: 2% capital charge from NRB to risk weighted exposure for operational risk	4,220,372
<b>Total Risk Weighted Exposures (After Bank's Adjustments of Pillar II)</b>	<b>8,058,281,589</b>

• **Risk Weighted Exposures under each of 11 categories of Credit Risk;**

<b>Particulars</b>	<b>Amount (Rs.)</b>
a) Claims on government & central bank	-
b) Claims on other official entities	-
c) Claims on banks	105,484,680
d) Claims on corporate & securities firms	5,153,045,900
e) Claims on regulatory retail portfolio	379,243,383
f) Claims secured by residential properties	64,941,382
g) Claims secured by commercial real state	456,581,512
h) Past due claims	-
i) High risk claims	293,521,539
j) Other assets	345,496,210
k) Off balance sheet items	345,211,343
<b>Total Risk Weightage Assets</b>	<b>7,143,525,949</b>

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

<b>Particulars</b>	<b>Amount (Rs.)</b>
Risk Weighted Exposure for Credit Risk	7,143,525,949
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- **Details of Non Performing loan ( Total amount and net amount)**

<b>Particulars</b>	<b>Loan</b>
Restructured and rescheduled loan	-
Sub standard loan	1,991,958
Doubtful loans	-
Bad loan	-
<b>Total</b>	<b>1,991,958</b>
Provision For Loss	497,989
<b>Net Amount</b>	<b>1,493,969</b>

- **Non Performing Loan Ratio**

<b>Particulars</b>	<b>Ratio</b>
NPA / Total Loan	0.03%
Net NPA / Net Loan	0.02%

- **Movement of Nonperforming Assets:**

<b>Particulars</b>	<b>This Quarter</b>	<b>Previous Quarter</b>	<b>Changes (%)</b>
Non Performing Assets (Gross)	1,991,958	-	100%
Non Performing Assets (Net)	1,493,969	-	100%

**te off of loans and interest Suspense during the year :**

NIL

- **Movements in Loan Loss Provisions and interest suspense**

<b>Particulars</b>	<b>This Quarter</b>	<b>Previous Quarter</b>	<b>Changes (%)</b>
Loan Loss Provision	66,484,815	58,224,664	14.19%
Interest Suspense	6,863,070	4,545,332	50.99%

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

<b>Particulars</b>	<b>This Quarter</b>
1. Pass	65,986,826
2. Restructured	-
3. Substandard	497,989
4. Doubtful	0.00
5. Loss	0.00
<b>Total Loan Loss Provision</b>	<b>66,484,815</b>

- **Segregation of Investment Portfolio:**

<b>Particulars</b>	<b>This Quarter</b>
Held for Trading	
Held to Maturity	1,031,028,821
Available for Sale	298,912
<b>Total Investments</b>	<b>1,031,327,732</b>